

The undersigned, as a financially responsible party or guarantor, has participated in the application for a loan from the Minnesota Housing Finance Agency ("Minnesota Housing"). As a part of the application process, the undersigned hereby authorizes Minnesota Housing to verify information contained in the loan application and in other documents required in connection with the loan. The undersigned further authorizes Minnesota Housing to order consumer credit reports and to make credit and financial status inquiries and analysis.

You are hereby authorized to provide directly to Minnesota Housing and any of its assigns, and to the U.S. Department of Housing and Urban Development ("HUD") (in the case of a HUD-insured mortgage), any and all information including, but not limited to: employment history and income; bank, money market and similar account balances; stock holdings and other asset balances; consumer credit reports and other information; including past and present mortgages and copies of the income tax returns of the undersigned.

A copy of this authorization may be accepted as an original.

IN WITNESS WHEREOF, the undersigned has caused this certificate to be duly executed on this _____ day of _____, 20_____.

Name

Title**Notice to Applicant**

1. If the loan being applied for will be insured by HUD, in whole or in part, then this is notice to you as required by the Right to Financial Privacy Act of 1978 (12 U.S.C. § 3401 *et seq.*) that HUD has a right of access to financial records held by Minnesota Housing in connection with the consideration or administration of the loan. Financial records involving this transaction will be available to HUD without further notice or authorization but will not be disclosed or released by Minnesota Housing to another government agency or department without your consent except as required or permitted by law.
2. The information you are providing to Minnesota Housing will be used to make a determination of whether your financial and credit status qualifies for participation in the applicable Minnesota Housing program. A portion of the data requested may be classified as "private data on individuals" under Minnesota Statutes Section 462A.065. Use of data obtained is limited to that which is necessary for the administration and management of the program by Minnesota Housing personnel or those under contract with Minnesota Housing, and, in instances where access to this data is authorized by state statute or federal law, it may be made available to third parties.
3. Minnesota Housing is authorized to collect your Social Security Number in accordance with Minnesota Statutes Section 270.A.04. Supplying this number could result in action being taken to require you to file state tax returns and pay delinquent state liabilities and could result in the application of state tax refunds to the payment of any delinquent indebtedness to Minnesota Housing resulting from this or other Minnesota Housing programs. This number will be available to federal or state tax authorities and state personnel involved in the payment of state obligations. You do not have to provide this information, but if you do not, the loan application may be delayed or rejected.