DISCOVER® | HOME EQUITY LOANS

Borrowers' Certification and Authorization

I/We have applied for a mortgage loan. If this is an application for joint credit, we each agree that by our signatures below we intend to apply for joint credit. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, and Section 1014.

I/We hereby give my consent for information contained in the loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program to be verified or re-verified. Such information includes, but not limited to, employment history, income, and licensing; bank, money market and similar account balances and deposits; credit report and credit history; and copies of income tax returns. I/We agree that this authorization will permit **DISCOVER BANK** to receive copies of my tax returns and/or W-2 forms from the IRS. A photocopy of this form can be attached to IRS form number 4506-T - Request for Copy of Tax Form - as my/our authorization. By providing my phone number(s), including all phone numbers listed on the Uniform Residential Loan Application, I authorize **DISCOVER BANK** and its affiliates and agents to contact me at such number(s) using any means of communication, including but not limited to, calls to my mobile device(s) using an automated dialing system, prerecorded messages, and/or SMS text messages even if my mobile service provider may charge me for such communications. I understand that I may revoke my authorization at any time by informing **DISCOVER BANK** or its servicer of my desire to no longer receive calls at the numbers provided.

I/We also agree to inform **DISCOVER BANK** of any substantive change in employment, income or financial situation and understand that any such change would require the loan to be submitted to underwriting for preapproval. A photographic or carbon copy of the signatures(s) of the undersigned may be deemed to be the equivalent of the original and may be used as a duplicate original.

Thank you,

X _____

Borrower Signature **Date**

_____

Printed Name

_____

Application Number

X _____

Co-Borrower Signature **Date**

_____

Printed Name

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