

Acknowledgement

Please confirm and acknowledge as the signer that you are not the borrower or related to the borrower?

Diana Elton - ESG Rep

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Bell Bank**. In applying for the loan.

I/We completed a loan application containing various information on the purposes 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 with the employer and/or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **Bell Bank** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. 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, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from **Bell Bank**.

As part of the application process, **Bell Bank** may verify information contained in my/our 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.
2. I/We understand and agree that **Bell Bank** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. **Bell Bank** or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **Bell Bank** or the investor that purchased the mortgage is appreciated.
6. I/We consent to the use of the information provided by us for any purpose relating to origination, servicing, loss mitigation, and disposition of the Mortgage or Property securing the Mortgage and relating to any insurance claim and ultimate resolution of such claims by the lender/servicer and FHA as applicable.

DocuSigned by:
Jim A Hanson
JIM A HANSON

7/14/2020 | 08:40:31 PDT

DATE



Reference Number 39400921001

Verification Of Employment and Income

Request Form

1. To (Name and address of employer) Reichel Foods, Inc. 3706 Enterprise Dr Sw Rochester, MN, 55902	2. From (Name and address of lender) Bell Bank Mortgage 5500 Wayzata Blvd Suite 300 Minneapolis MN 55426
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My signature below authorizes verification of this information.

3. Name and Address of Applicant (include employee or badge number) Jim Hanson SSN: XXX-XX- 5734	4. Signature of Applicant See Attached
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Verification of Employment – Employers, please complete this section.

5. Applicant's Date of Employment 11/13/2012	6. Date Terminated (if applicable)	7. Position/Title Production	8. Employment Status <input checked="" type="checkbox"/> Currently Employed <input type="checkbox"/> Previously Employed <input type="checkbox"/> Not Currently on Assignment
9. Current Gross Base Pay (Enter Amount and check Period) \$ <u>15.50</u>			10. If Paid Hourly – Average Hours per pay Period 40
<input type="checkbox"/> Annual <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Hourly <input type="checkbox"/> Monthly - Academic 9 Month <input type="checkbox"/> Monthly - Academic 10 Month <input type="checkbox"/> Monthly - Academic 12 Month <input type="checkbox"/> Other (specify)			

11. Gross Earnings	Most Recent Year		Past Year		Past Year	
	2020 Calendar Year	Thru Jul 12 MM/DD	2019 Calendar Year	2018 Calendar Year	2017 Calendar Year	2016 Calendar Year
Base Pay	\$ 16296.70		\$ 28629.18	\$ 27033.42		
Overtime	\$ 4562.81		\$ 8257.62	\$ 7102.80		
Commissions	\$ 0		\$ 0	\$ 0		
Bonus	\$ 0		\$ 0	\$ 0		
Other	\$ 620.00		\$ 1413.10	\$ 2014.19		
Total	\$ 21479.51		\$ 38299.90	\$ 36150.41		

12. Remarks (if applicable)

Employer Authorized Signature – Federal Statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA / FHA Commissioner, or the HUD / CPD Assistant Secretary.

13. Signature of Employer <i>Diana Elton - ESG Rep</i>	14. Position/Title (Please print or type) Administrative Assistant - ESG Rep	15. Date Jul 14, 2020
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16. Print or type name signed in item 13 Diana Elton	17. Phone No. 507-923-4955
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Please fax this completed request form to Equifax Verification Services at 888-549-5690

If you have any questions please call 866-662-3339