

BORROWERS CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

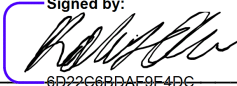
1. I/We have applied for a mortgage loan with Seattle Metropolitan Credit Union, DBA Seattle Credit Union.
2. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and the source of the down payment, employment and income information and assets and liabilities. I/We certify that all of the information is true and complete. I/we made no misrepresentation in the new loan application or other documents, nor did I /we omit any pertinent information.
3. I/We understand and agree that Seattle Metropolitan Credit Union, DBA Seattle Credit Union reserves the right to change the mortgage loan review process to expand documentation requirements. This may include, but is not limited to, verifying the information provided on the application directly with an employer and/or a financial institution.
4. 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 with Seattle Metropolitan Credit Union, DBA Seattle Credit Union. As part of the application process, Seattle Metropolitan Credit Union, DBA Seattle Credit Union 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 authorize you to provide and to any investor to whom Seattle Metropolitan Credit Union, DBA Seattle Credit Union may sell my mortgage, any and all information and documentation that they may request, such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history and copies of income tax returns.
3. Seattle Metropolitan Credit Union, DBA Seattle Credit Union or any investor that purchases the mortgage, may address the authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Seattle Metropolitan Credit Union, DBA Seattle Credit Union or its investor that purchased the mortgage, or the mortgage guaranty insurer (if any), is appreciated.

Borrowers Signatures:

Signed by:  9/25/2025 | 10:14 PDT
6D22C6BDAF9E4DC...
Date
Gabriela L Oliva

Firmado por:  9/25/2025 | 16:42 PDT
4263AFA4E09F4C0...
Date
Isidro Barbosa Oliva

SEATTLE
CREDIT UNION

Certificate Of Completion

Envelope Id: 0A515319-784E-424E-BD96-8754CE21DA18	Status: Completed
Subject: Complete with Docusign: Borrowers generic authorization signed.pdf	
Source Envelope:	
Document Pages: 1	Signatures: 1
Certificate Pages: 4	Initials: 0
AutoNav: Enabled	Envelope Originator:
Envelopeld Stamping: Enabled	Mery Van Putten
Time Zone: (UTC-08:00) Pacific Time (US & Canada)	1910 1st Ave South
	Seattle, WA 98134
	Mery.VanPutten@seattlecu.com
	IP Address: 216.32.26.132

Record Tracking

Status: Original	Holder: Mery Van Putten	Location: DocuSign
9/25/2025 2:09:23 PM	Mery.VanPutten@seattlecu.com	

Signer Events

Isidro Barbosa Oliva
 olivaisidro@gmail.com
 Security Level: Email, Account Authentication (None)

Signature

Firmado por:

 4263AFA4E09F4C0...

Signature Adoption: Pre-selected Style
 Using IP Address: 107.122.81.35
 Signed using mobile

Timestamp

Sent: 9/25/2025 2:12:19 PM
 Viewed: 9/25/2025 4:35:52 PM
 Signed: 9/25/2025 4:42:10 PM

Electronic Record and Signature Disclosure:

Accepted: 9/25/2025 4:35:52 PM
 ID: 287c134a-c0a2-4698-b1b8-07f7083ee6b5

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

Witness Events

Signature

Timestamp

Notary Events

Signature

Timestamp

Envelope Summary Events

Status

Timestamps

Envelope Sent	Hashed/Encrypted	9/25/2025 2:12:20 PM
Certified Delivered	Security Checked	9/25/2025 4:35:52 PM
Signing Complete	Security Checked	9/25/2025 4:42:10 PM
Completed	Security Checked	9/25/2025 4:42:10 PM

Payment Events

Status

Timestamps

Electronic Record and Signature Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Seattle Metropolitan Credit Union (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Seattle Metropolitan Credit Union:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by phone call: (206) 398-5500

To contact us by email send messages to: loans@smcu.com

To advise Seattle Metropolitan Credit Union of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at loans@smcu.com and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from Seattle Metropolitan Credit Union

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to loans@smcu.com and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Seattle Metropolitan Credit Union

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to loans@smcu.com and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Seattle Metropolitan Credit Union as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Seattle Metropolitan Credit Union during the course of your relationship with Seattle Metropolitan Credit Union.