BORROWERS CERTIFICATION &
AUTHORIZATION CERTIFICATION

The undersigned certify the following:

1. I/we have applied for a loan from Olmsted National Bank, (hereafter referred to as the "Lender"). 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 down payment, employment and income information, all assets and liabilities. I/we certify that all of the information is true and complete. I/we made no misrepresentations in the application or in other documents, nor did I/we omit any pertinent information.

2. I/we understand and agree that the lender has the right to the full loan review process. This may include verifying the information provided on the application with employers, financial institutions, credit reporting companies, and others, as required.

3. I/we fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make false statements when applying for this loan, 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 loan from Olmsted National Bank, (hereafter referred to as the "Lender"). As part of the loan application process, the Lender may verify information contained in my/our loan application and in other documents required in connection with this loan, either before the loan is closed or as part of its quality control program.

2. I/we authorize you to provide to the Lender any and all information and documentation that they may request. Such information includes, but is not limited to; employment and income history, bank deposits, money market and similar accounts, mortgages, liabilities, credit history, and copies of tax returns.

3. A copy of this authorization shall be accepted the same as an original.

4. Your prompt reply to the Lender's request is appreciated.

_____   _____
Borrowers Signature   Social Security Number

_____   _____
Borrowers Signature   Social Security Number

_____
Date