

AUTHORIZATION TO OBTAIN INFORMATION

I hereby grant permission to you to obtain any and all information you deem necessary to process my mortgage loan application. This information includes, but is not limited to, my past and present employment status, my deposit accounts, my past and present consumer credit record and my mortgage and rent payment record.

I also grant you permission to use a photographic copy of this form containing my signature to obtain any information regarding the items mentioned above.

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| _____ AUTHORIZED SIGNATURE | _____ DATE |
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PRIVACY ACT NOTICE: THE INFORMATION TO BE OBTAINED WILL BE USED BY THE LENDER AND ANY FEDERAL AGENCY INSURING, GUARANTEEING OR PURCHASING THE MORTGAGE TO DETERMINE WHETHER YOU QUALIFY AS A PROSPECTIVE BORROWER UNDER THE LENDER'S AND THE AGENCY'S UNDERWRITING STANDARDS. THE INFORMATION WILL NOT BE DISCLOSED OUTSIDE THE LENDER AND THE FEDERAL AGENCY WITHOUT YOUR CONSENT EXCEPT TO THE PERSON OR COMPANY VERIFYING THE INFORMATION INCLUDING, BUT NOT LIMITED TO, YOUR EMPLOYER, BANK, LENDER AND ANY OTHER CREDIT REFERENCE AS NEEDED TO VERIFY OTHER CREDIT INFORMATION AND AS PERMITTED BY LAW. YOU DO NOT HAVE TO GIVE US THIS INFORMATION, BUT IF YOU DO NOT, YOUR MORTGAGE LOAN APPLICATION MAY BE DELAYED OR REJECTED. THE INFORMATION WE WILL OBTAIN IS AUTHORIZED BY TITLE 38 (IF V) AND 12 USC, SECTION 1701 ET EQ. (IF HUD/FHA)

For problems regarding your mortgage loan, you can call us toll free at 1-888-817-0020.