

SIGNATURE AUTHORIZATION FORM

I hereby authorize _____
to verify my past and present employment earnings records, bank accounts, stock holdings, and other asset balances
that are needed to process my mortgage loan application. I further authorize _____
_____ to order a consumer credit report and verify other
credit information, including past and present mortgage and landlord references. It is understood that a photocopy of
this form will also serve as authorization for completing any attached form. The information the lender obtains is
only to be used in the processing of my application for a mortgage loan.

I also acknowledge by my signature below the following Privacy Act Notice Statement:

This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor for mortgage insurance or guaranty or as a borrower for a rehabilitation loan under the agency's program. It will not be disclosed outside the agency without your consent except to financial institutions for verification of your deposits and as required and permitted by law. You do not have to give this information, but, if you do not, your application for approval as a prospective mortgagor for mortgage insurance or guaranty or as a borrower for a rehabilitation loan may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq. or 7 USC, 1921 et. seq. (if USDA/FmHA).

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA and the warehouse lender of _____
_____ has a right of access to financial records held by financial
institutions in connection with the consideration or administration of assistance to you. Financial records involving
your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or
released by this institution to another Government Agency or Department without your consent except as required or
permitted by law.

Borrower

Date

Co-Borrower

Date

Co-Borrower

Date

Co-Borrower

Date

Co-Borrower

Date

Co-Borrower

Date