

AUTHORIZATION TO RELEASE

To Whom It May Concern:

(Bank, Savings and Loan, Employer, Prior Employer, Credit Bureau, Mortgage Company, Escrow Company, Commercial, Retailer, Agreement of Sale Seller, Collection Agency, et al.)

I/We, the undersigned, hereby authorize **Mortgage Express** or its authorized agents, such as any credit reporting agency **Mortgage Express** may designate to verify my/our employment records, bank accounts, credit history, escrow accounts, and all other information they request from you, in connection with my/our application via the Federal Housing Administration, Department of Veterans Affairs, or the Federal National Mortgage Association.

You are authorized to release ratings, salaries, bonus and overtime information, loan balances, deposits and any other information requested to assist **Mortgage Express** in completing the loan application.

I/We authorize **Mortgage Express** to reproduce this form as many times as necessary in order to obtain said information; therefore, a copy of this form bearing my/our signature(s) carries the same authority as the original.

Your company, officers, and employees are held harmless by me/us for furnishing true and correct information and we specifically request your prompt response at your earliest convenience.

Very truly yours,

Borrower

Borrower

PRIVACY ATC NOTICE STATEMENT - This information is to be used by the agency collecting it, or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed to any outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, U.S.C., Chapter 37 (if VA); by 12 U.S.C., Section 1701 et. seq., (if HUD/FHA); by 42 U.S.C., Section 1452b (if HUD/CPD); and title 42 U.S.C., 1471 et. Seq., or 7 U.S.C., 1921 et. Seq. (if USDA/FmHA).