Borrower Authorization & Relationship Identification

Congratulations on your application for a mortgage loan. Your Financial Institution, _____, will be working with *Flanagan State Bank* to complete the mortgage loan for you. Each Bank is required to complete certain tasks to insure you have the best financing options available. If you have any questions regarding the process, please contact:

Borrower Authorization

The undersigned certify the following:

1) I/We have applied for a mortgage loan with_____
2) In applying for the loan, I/we completed a loan application containing information on the purpose of the loan, the amount and 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 misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
3) I/We understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.
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 a mortgage, as applicable under the provisions of Title 18, United State Code, Section 1014.

Release of Information

1. I/We have applied for a mortgage loan from the above mentioned Lender(s). As part of the application process, Lender and the mortgage guaranty insurer (if any), 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 to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request for a period not in excess of three months from the date of my/our execution of this Authorization to Release Information. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances, credit history and copies if income tax returns.
3. I/We further authorize Lender to order a consumer credit report and verify other credit information.
4. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address tis authorization to any party names in the loan application. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer(if any) is appreciated.

_____ _____

Borrower Date Social Security Number

_____ _____

Borrower Date Social Security Number