Authorization to Collect and Disclose Information

I/We, the undersigned, individually and collectively, hereby authorize Dunn Twiggar \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (“Dunn Twiggar”) to undertake any of the following in connection with our application for a loan:

1. Order and obtain consumer credit reports, criminal background checks and any other and all information about my/our bank accounts, stock or other securities holdings, employment and employment history, income/earnings, taxes, judgment reports, tax returns, and any other personal or financial information necessary or appropriate for a lender, second-tier lender or investor to evaluate and underwrite the loan application we are submitting; and

2. To disclose any information or documents authorized in paragraph 1, to any bona fide prospective lender and second-tier lender for purposes of seeking funding of the mortgage loan for which we are submitting an application.

PRIVACY ACT NOTICE: The information which you are authorizing us to obtain will be used by Dunn Twiggar, lenders and second-tier lenders to determine whether you qualify as a borrower under Dunn Twiggar’s guidelines and/or underwriting standards, and to set financing contingencies. Except as authorized by you in this document, the information will not be disclosed outside Dunn Twiggar without your consent except to person(s) or companies supplying or verifying information including, but not limited to, your employer, bank, lender, and any other credit references as needed to verify other credit information as permitted by law and as authorized by you in this document. You do not have to give this information, but if you do not, your loan application may be delayed or rejected.

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Applicant’s Signature Date

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print Name

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Spouse Signature Date

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print Name