

The undersigned, in connection with an application for a mortgage loan, hereby agrees and authorize Advisor's Mortgage LLC, its agents, successors or assigns, as follows;

To verify information, whether past or present, relating to employment, earnings, bank accounts, stock or bond holdings, or other financial assets, or any other nature of information that might relate to my employment, income, assets or credit history.

This document specifically authorizes obtaining of a credit report or other information, which may be used to evaluate my credit experience.

In addition, I understand and authorize that my application and/or closed loan file may be selected by Advisor's Mortgage LLC, its agents, successors or assigns for a Quality Control review. Should such a review be conducted, it may involve the re-verification of employment, income, credit, debt, or other information obtained during the processing of my loan application and the re-evaluation of the property, the appraisal, or value of the property.

RIGHT TO FINANCIAL PRIVACY ACT CERTIFICATION

The department of Housing and Urban Development certifies, in compliance with the Right To Financial Privacy Act of 1978, that in connection with this request for access to financial records, it is in compliance with applicable provisions of said act.

Silvio J. DeBartolomeis
General Deputy Assistant Secretary, HUD

It is understood and agreed that a photocopy of this Authorization and Release Form may be used as if it were an original.

BORROWER/APPLICANT

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