

BORROWER'S BLANKET SIGNATURE AUTHORIZATION

Notice to Borrowers: This is notice to you as required by the *Right to Financial Privacy Act of 1978* that HUD/FHA 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 for the term of this notice, 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.

I hereby authorize **First National Bank** to verify my past and present employment earnings records, bank accounts, stock holdings, and any other assets needed to process my mortgage loan application.

I further authorize **First National Bank** to order a consumer credit report and verify other credit information, including past and present mortgage references.

I understand that:

- I have the right to revoke this authorization at any time before the financial records are disclosed,
- The information the lender obtains is only to be used in the processing of my mortgage application,
- I have the right to obtain a copy of the record which the financial institution shall keep of all instances in which my record is disclosed to a government agency and the identity of the agency, and that
- A photocopy of this form will also serve as authorization.

ERAN J COLLINS

DATE

JADEE L PULSIFER

DATE