

AUTHORIZATION

I hereby authorize, **Southwest Oklahoma Federal Credit Union**, the lender, to verify my past and present employment earning records, bank accounts, stock holdings, and any other assets needed to process my mortgage loan application.

I authorize **Southwest Oklahoma Federal Credit Union**, the lender, to order a consumer credit report and verify other credit information including past and present mortgage references.

It is understood that the information the lender obtains is only to be used in the processing of my mortgage loan application.

I understand that use of a photocopy of this release may be necessary to verify one or more of my references. I authorize that use, and request that such a copy be honored fully, as if it were an original.

I also understand that my financial institution or references may charge a fee for providing this service. If so, I understand that I will be responsible for paying those charges. You may debit my account for these charges, if needed.

Date

Borrower

Date

Borrower

NOTICE TO BORROWERS

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has the 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, 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.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter in a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with the law concerning the Department of Housing and Urban Development is the Federal Trade Commission, Equal Credit Opportunity, and Washington, D.C. 20580.

FINANCIAL PRIVACY ACT NOTICE

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development and the Veterans Administration without further notice of authorization but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law [Title 38, U.S.C., Chapter 37 (if VA); by 12 U.S.C., Section 1701 et seq. (if HUD/FHA)].

AUTHORIZATION FOR NECESSARY CHARGES

To Whom It May Concern:

This is to advise you I have authorized SOUTHWEST OKLAHOMA FEDERAL CREDIT UNION to expend the necessary charges for credit report fees, wires, telephone calls, courier fees, etc., in obtaining necessary credit information in order to expedite the processing of my home loan application and closing of my loan.

RECEIPT OF HUD SETTLEMENT BOOKLET

I have received a copy of the booklet "Settlement Costs and Helpful Information". I/We acknowledge receipt of the above notices.

Executed on the _____ day of _____, 20_____.

Borrower

Borrower