



First State Financial Group Inc.

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AUTHORIZATION TO RELEASE INFORMATION

TO WHOM IT MAY CONCERN:

I/WE HAVE APPLIED FOR A MORTGAGE LOAN FROM FIRST STATE FINANCIAL GROUP, INC., AND/OR ASSIGNEES. AS PART OF THE APPLICATION PROCESS, FIRST STATE FINANCIAL GROUP, INC. OR ANY OF IT'S AFFILIATES, 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 THE QUALITY CONTROL PROGRAM AFTER THE LOAN IS CLOSED.

I/WE AUTHORIZE YOU TO PROVIDE TO FIRST STATE FINANCIAL GROUP, INC. OR ANY OF ITS AFFILIATES, AND TO ANY INVESTOR THAT MAY SELL MY/OUR MORTGAGE, ANY AND ALL INFORMATION AND DOCUMENTS THAT ARE REQUESTED. SUCH INFORMATION INCLUDES, BUT IS NOT LIMITED TO EMPLOYMENT HISTORY AND INCOME, BANK, MONEY MARKET, AND SIMILAR ACCOUNT BALANCES, CREDIT HISTORY, AND COPIES OF INCOME TAX RETURNS.

FIRST STATE FINANCIAL GROUP, INC. OR IT'S AFFILIATES OR ANY INVESTOR THAT PURCHASES THE MORTGAGE MAY ADDRESS THIS AUTHORIZATION TO ANY PARTY NAMED IN THE LOAN APPLICATION.

A COPY OF THIS AUTHORIZATION IS ACCEPTED AND DEEMED AS AN ORIGINAL.

YOUR PROMPT REPLY TO FIRST STATE FINANCIAL GROUP, INC. OR ANY OF ITS AFFILIATES OR INVESTOR THAT PURCHASES THE MORTGAGE IS APPRECIATED.

BORROWER'S CERTIFICATION AND AUTHORIZATION

THE UNDERSIGNED CERTIFY THE FOLLOWING:

I/WE HAVE APPLIED FOR A MORTGAGE LOAN FROM FIRST STATE FINANCIAL GROUP, INC. IN APPLYING FOR THE LOAN, I/WE COMPLETED A LOAN APPLICATION CONTAINING VARIOUS INFORMATION AND ASSETS AND LIABILITIES. I/WE CERTIFY THAT ALL OF THE INFORMATION IS TRUE AND COMPLETE. I/WE MADE NO MISREPRESENTATION IN THE LOAN APPLICATION OR OTHER DOCUMENTS INCLUDING, BUT NOT LIMITED TO ANY AND ALL FINANCIAL DOCUMENTS, TAX RETURNS, PAY-STUBS, NOR DID I/WE OMIT ANY PERTINENT INFORMATION.

I/WE UNDERSTAND AND AGREE THAT FIRST STATE FINANCIAL GROUP, INC. OR ANY OF ITS AFFILIATES RESERVE THE RIGHT TO CHANGE THE MORTGAGE LOAN REVIEW PROCESS TO ALL DOCUMENTATION PROGRAMS. THIS MAY INCLUDE BUT IS NOT LIMITED TO VERIFYING THE INFORMATION PROVIDED ON THE APPLICATION PROVIDED ON THE EMPLOYER AND /OR THE FINANCIAL INSTITUTION.

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 A MORTGAGE LOAN, AS APPLICABLE UNDER THE PROVISION OF TITLE 18, UNITED STATES CODE, SECTION 1014.

FAIR CREDIT REPORTING ACT

AS PART OF PROCESSING YOUR APPLICATION FOR A REAL ESTATE LOAN, WE MAY REQUEST A CONSUMER REPORT BEARING ON YOUR CREDIT WORTHINESS, CREDIT STANDING AND CREDIT CAPACITY. THIS NOTICE IS GIVEN PURSUANT TO THE FAIR LENDING REPORTING ACT OF 1970, SECTION 601 TO SECTION 622, INCLUSIVE. YOU ARE ENTITLED TO SUCH INFORMATION WITHIN 60 DAYS OF WRITTEN DEMAND MADE TO THE CREDIT REPORTING AGENCY PURSUANT TO SECTION 606b OF THE FAIR CREDIT REPORTING ACT.

ESCROW AUTHORIZATION & LENDING PURPOSE

I/WE HAVE APPLIED FOR REAL ESTATE LOAN. AS PART OF LOAN APPLICATION PROCESS, I/WE AUTHORIZED FIRST STATE FINANCIAL GROUP, INC. TO OPEN AN ESCROW AND IF APPLICABLE TO REQUEST FOR LOAN PAYOFF DEMAND FOR THE EXISTING MORTGAGES. FURTHERMORE, I/WE AGREE TO REIMBURSE ANY AND ALL EXPENSES FOR REQUESTING THE PAYOFF DEMANDS IN THE EVENT THAT I/WE CANCEL THE LOAN.

ACKNOWLEDGMENT OF RECEIPT

THIS IS TO CERTIFY THAT I (WE) HAVE READ THE ABOVE INFORMATION AND THAT A COPY OF THIS FORM HAS BEEN GIVEN TO ME (US) FOR MY (OUR) RECORDS. A FACSIMILE COPY OF THIS DOCUMENT IS ACCEPTED AND DEEMED AS AN ORIGINAL.

Borrowers Name

Birth Date (mm/dd/yyyy)

Signature

Social Security Number

Date

Co-Borrowers Name

Birth Date (mm/dd/yyyy)

Signature

Social Security Number

Date