

Pacific Standard Mortgage Company

BORROWER'S AUTHORIZATION

We hereby give our consent to have Pacific Standard Mortgage Company, its secondary market investors or any credit reporting bureau which it may designate, to obtain any and all information concerning our employment, checking and/or savings accounts, obligations, and all other credit matters which they may require in connection with our application for a loan and any quality control review of such loan. This form may be reproduced or photocopied and a copy shall be as effective as the original, which we have signed.

Borrower

Date

Borrower

Date

I hereby certify this to be a true and correct copy of the original.

Pacific Standard Mortgage Company

PRIVACY ACT NOTICE

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 145b (if HUD/CPD); and Title 42 USC, 1471 et. seq. or 7 USC, 1921 et. seq. (if USDA/FmHA).

HUD NOTICE

Notice to Borrower: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right to access 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.