



MOUNTAIN EXPRESS MORTGAGE

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www.parkcitymortgage.com

AUTHORIZATION TO VERIFY INFORMATION

To Whom It May Concern:

I/We are applying for a mortgage and understand the mortgage company is required to verify information relating to our application. I/We therefore authorize you to provide Mountain Express Mortgage with such information as requested, including but not limited to; account numbers, dates, payment histories, balances, escrows, payoff figures, payment breakdown, employment history, deposits, income and information relating to my/our credit or to the property.

I/We authorize Mountain Express Mortgage and/or our loan originator to order a credit report, title work and arrange for the appraisal of the property through a lender approved appraiser. I/We agree to pay for the appraisal at the time the appraiser inspects the property or immediately upon completion of the appraisal. If the loan is declined for any reason and a fee was incurred by the credit reporting agency, title company and the appraisal company, I/We agree to pay for the credit report, title report and appraisal or cancellation fee.

I/We understand there may be more than one "Good Faith Estimate" of closing costs as the loan progresses and more information is gathered. I/We understand the final amounts will be on our "Settlement Statement" known as a HUD 1 and will be explained to me/us at closing by the title officer.

I/We agree to hold harmless the persons/companies providing this information including the loan originator, Mountain Express Mortgage and their affiliates and/or assigns. A copy of this Authorization signed by me/us may be accepted as if it were an original.

Borrower Signature _____ SS# _____

Print Name _____ Date _____

E-Mail _____ Birth Date _____

Co-Borrower Signature _____ SS# _____

Print Name _____ Date _____

E-Mail _____ Birth Date _____

Privacy Act: This information is to be used by Mountain Express Mortgage or its assignees to determine if you qualify for a mortgage. This information will not be disclosed to outside parties except as required by law or to obtain necessary information. The information requested in this form is authorized by Title 38 – Chapter 37 (if VA) by 12 U.S.C. 1701, ET seq.