

Flagship Financial Services, Inc.

1500 N.W. 62ND STREET STE 206

FORT LAUDERDALE, FL, 33309

Phone: 954-771-8984

Fax: 954-772-5747

APPLICANT'S CREDIT RELEASE AUTHORIZATION

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1. I/We have applied for a mortgage loan. As part of the application process, Flagship Financial Services, Inc. and/or any investor to whom Flagship may sell or consider selling my mortgage may verify information contained in my/our application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Flagship, and/or any investor to whom the lender may sell or consider selling my mortgage any and all information and documentation they request. 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.
3. I/We authorize Flagship and any investor to whom the lender may sell my mortgage or consider selling my mortgage to obtain a consumer report on me/us during the review of my application and at any time in the future to use in extending, modifying, or otherwise reviewing my loan.
4. Flagship or any investor that purchases the mortgage may address this authorization to any party named in the loan application and/or any service provider.

A copy or fax of this authorization may be accepted as an original.

* * * * *

DATE:

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Veterans' Administration, Federal Housing Administration or any agency has a right of access to financial records held by an institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to insurance agents and/or any other service provider, FHA, VA, FNMA, FHLMC, or other agency without further notice or authorization, but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.