



AUTHORIZATION FORM

Borrower:
Borrower:
Property Address:
Bank's Settlement Agent:

Signature Authorization

I/We, hereby, authorize release to Franklin Savings Bank, its investors, successors and assigns, any and all information concerning extensions of credit history, deposits with financial institutions or other sources of declared assets, present and prior employment income and insurance coverage(s) relating to my/our application for a mortgage loan or for quality control audit purposes after I/We have obtained my loan on the above referenced property. The information obtained will be used only for a bona fide "permissible purpose" as defined by the Fair Credit Reporting Act. It is understood that a photocopy of this form will, also, serve as authorization.

In addition, I/We, hereby acknowledge and understand that false statements/facts provided knowingly for the purpose of obtaining a mortgage loan is a federal crime punishable by fine of imprisonment as applicable under the term of Title 18, United States Code, Section 1014.

Privacy Authorization

The federal Gramm-Leach Bliley Act of 1999 requires financial institutions to obtain permission to share customer information. During your real estate transfer there are a number of involved parties who need to share information to ensure that the transfer occurs as smoothly as possible. Some of those involved are attorneys and/or title companies, selling and listing agents, appraisers, insurance companies, and current mortgage holders. By signing below you are giving Franklin Savings Bank and/or its Agent permission to collect and provide information including, but not limited to, the following:

- Loan pay-offs.
- Home insurance policies. (Some insurance companies request a copy of the appraisal to determine the amount of homeowner's coverage.)
- Provide a copy of the HUD settlement statement to the selling broker, listing broker, and the seller's Attorney.
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I/We authorize Franklin Savings Bank and/or its Agent to provide and/or receive the above information.

Purchase Transactions Only

Per page 3 of the NH Association of Realtors® Purchase and Sales Agreement 7/2005, the financing sections states:

"For the purposes of this Agreement, financing is to be demonstrated by a conditional loan commitment letter, which states that BUYER is creditworthy, has been approved and that the lender shall make the loan in a timely manner at the Closing on specified customary conditions for a loan of the type specified above. BUYER is responsible to resolve all conditions included in the loan commitment by the Closing date.

Buyer hereby authorizes, directs and instructs its lender to communicate the status of BUYER'S financing and the satisfaction of lender's specified conditions to SELLER and SELLER'S/BUYERS AGENCY."

I/We understand that in sending a copy of this commitment letter, the Real Estate Agents will have access to sensitive personal information. Do you authorize FSB to furnish this information to the above mentioned parties? Initials Yes _____ No _____

It is understood a photocopy of this form will also serve as authorization.

Borrower

Date

Borrower

Date