



## AUTHORIZATION TO RELEASE INFORMATION

### TO WHOM IT MAY CONCERN:

I/WE HAVE APPLIED FOR A MORTGAGE LOAN FROM MGM LENDERS, INC. AND /OR ASSIGNEES; AS PART OF THE APPLICATION PROCESS, MGM LENDERS, INC. OR ANY OF ITS AFFILIATES, MAY VERIFY THE INFORMATIONS 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 MGM LENDERS, INC. OR ANY OF ITS AFFILIATES, ANY INVESTORS THAT MAY SELL MY/OUR MORTGAGE ANY AND ALL INFORMATION AND DOCUMENT THAT REQUESTED; SUCH INFORMATION INCLUDES BUT NOT LIMITED TO EMPLOYMENT HISTORY, INCOME, BANK, MONEY MARKET AND SIMILAR ACCOUNT BALANCES, CREDIT HISTORY AND COPIES OF INCOME TAX RETURNS. MGM LENDERS, INC. OR ITS 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 MGM LENDERS, INC. OR ANY OF ITS AFFILIATES OR INVESTOR THAT PURCHASES THE MORTGAGE IS APPRECIATED.

## BORROWER'S CERTIFICATION AND AUTHORIZATION

### THE UNDERSIGNED CERTIFY THE FOLLOWINGS:

I/WE HAVE APPLIED FOR A MORTGAGE LOAN THROUGH MGM LENDERS, INC., IN APPLYING FOR THE LOAN; I/WE HAS/HAVE COMPLETED A LOAN APPLICATION CONTAINING VARIOUS INFORMATIONS, ASSETS AND LIABILITIES. I/WE CERTIFY THAT ALL OF THE INFORMATIONS ARE TRUE AND COMPLETE. I/WE MADE NO MISREPRESENT IN THE LOAN APPLICATION OR OTHER DOCUMENTS INCLUDING BUT NOT LIMITED TO ANY AND ALL FINANCIAL DOCUMENTS, TAX RETURNS AND PAY-STUBS, NOR DID I/WE OMIT ANY PERTINENT INFORMATION. I/WE UNDERSTAND AND AGREE THAT MGM LENDERS, INC. OR ANY OF ITS AFFILIATES RESERVE THE RIGHT TO CHANGE THE MORTGAGE LOAN REVIEW PROCESS TO ALL DOCUMENTATION PROGRAMS. THIS MAY INCLUDE BUT NOT LIMITED TO VERIFYING THE INFORMATION PROVIDED ON THE APPLICATION REGARDING THE EMPLOYER AND/OR THE FINANCIAL INSTITUTIONS. 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 MORTGAGE LOAN AS APPLICABLE UNDER PROVISION OF TITLE 18, UNITED STATES CODE, SECTION 1014.

## FAIR CREDIT REPORTING ACT

AS PART OF PROCESSING APPLICATION FOR REAL ESTATE LOAN, MGM LENDERS, INC. 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 MGM LENDERS, 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 DEMAND IN THE EVENT THAT I/WE CANCEL THE LOAN.

## APPRAISAL REQUEST & REPORT

AS PART OF PROCESSING REAL ESTATE LOAN, I/WE AUTHORIZE MGM LENDERS, INC. TO REQUEST FOR PROPERTY INSPECTION AND TO RECEIVE THE APPRAISAL REPORT. YOU ARE ENTITLED TO RECEIVE A COPY OF THE APPRAISAL REPORT IF YOU HAD PAID THE FEE IN FULL. THE APPRAISAL REPORT PROVIDED BELONGS TO MGM LENDERS, INC. WHICH ORDERED THE APPRAISAL AND MGM LENDERS, INC. HAS THE ABSOLUTE RIGHT TO RELEASE OR NOT TO RELEASE THE REPORT TO ANY OTHER LENDERS OR MORTGAGE COMPANIES.

## 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.



BORROWER'S NAME:

SOCIAL SECURITY NO:

BORROWER'S SIGNATURE:

ADDRESS:

CO-BORROWER'S NAME:

SOCIAL SECURITY NO:

CO-BORROWER'S SIGNATURE:

ADDRESS: