AUTHORIZATION TO RELEASE INFORMATION

TO WHOM IT MAY CONCERN:
I/WE HAVE APPLIED FOR A MORTGAGE LOAN FROM *GMA MORTGAGE AND REALTY* AND/OR ASSIGNEES. AS PART OF THE APPLICATION PROCESS, *GMA MORTGAGE AND REALTY*, OR ANY OF ITS AFFILIATES, MAY VERIFY INFORMATION 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 *GMA MORTGAGE AND REALTY* OR ANY OF ITS AFFILIATES OR ANY INVESTORS THAT PURCHASE 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 *GMA MORTGAGE AND REALTY* OR ANY OF ITS AFFILIATES OR INVESTORS THAT PURCHASE THE MORTGAGE IS APPRECIATED.

BORROWER'S CERTIFICATION AND AUTHORIZATION

THE UNDERSIGNED CERTIFY THE FOLLOWING:
I/WE HAVE APPLIED FOR A MORTGAGE LOAN FROM *GMA MORTGAGE AND REALTY.* IN APPLYING FOR THE LOAN, I/WE HAVE COMPLETED A LOAN APPLICATION CONTAINING VARIOUS INFORMATION AND ASSETS AND LIABILITIES. I/WE CERTIFY THAT ALL OF THE INFORMATION IS TRUE AND COMPLETE. I/WE MADE NO MISREPRESENTATION IN THE LOAN APPLICATION OR OTHER DOCUMENTS INCLUDING BUT NOT LIMITED TO ANY FINANCIAL DOCUMENTS, TAX RETURNS, PAY-STUBS, NOR DID I/WE OMIT ANY PERTINENT INFORMATION.

I/WE UNDERSTAND AND AGREE THAT *GMA MORTGAGE AND REALTY* OR ANY OF ITS AFFILIATES RESERVE THE RIGHT TO CHANGE THE MORTGAGE LOAN REVIEW PROCESS TO ALL DOCUMENTATION PROGRAMS. THIS MAY INCLUDE BUT IS NOT LIMITED TO VERIFYING THE INFORMATION PROVIDED ON THE APPLICATION AND INFORMATION PROVIDED ON THE EMPLOYER AND/OR THE FINANCIAL INSTITUTION.

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 A MORTGAGE LOAN AS APPLICABLE UNDER PROVISION OF TITLE 18, UNITED STATES CODE SECTION 1014.

FAIR CREDIT REPORTING ACT

AS PART OF PROCESSING YOUR APPLICATION FOR A REAL ESTATE LOAN, WE, *GMA MORTGAGE AND REALTY,* 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 THE LOAN APPLICATION PROCESS, I/WE AUTHORIZE *GMA MORTGAGE AND REALTY* TO OPEN ESCROW AND, IF APPLICABLE, REQUEST FOR LOAN PAYOFF DEMAND FOR THE EXISTING MORTGAGES. FURTHERMORE, I/WE AGREE TO REIMBURSE *GMA MORTGAGE AND REALTY* ANY AND ALL EXPENSES FOR REQUESTING THE PAYOFF DEMANDS IN THE EVENT THAT I/WE CANCEL THE LOAN.

ACKNOWLEDGMENT OF RECEIPT

THIS IS TO CERTIFY THAT I/WE HAVE READ AND UNDERSTOOD 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 SIGNATURE DATE SOCIAL SECURITY NUMBER

_____ _____ _____
CO-BORROWER SIGNATURE DATE SOCIAL SECURITY NUMBER