**BORROWER SIGNATURE AUTHORIZATION FORM**

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| **EMPIRE ASSOCIATES** 276 N EL CAMINO REAL #203 OCEANSIDE, CA 92058 Fax:  |

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| **PREMIUM CREDIT BUREAU** 9594 NW 41 STREET SUITE 106 DORAL, FL 33178  |

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I/We hereby authorize EMPIRE ASSOCIATES to verify my past and present employment earnings records, bank accounts, stockholdings, and any other asset balances that are needed to process my mortgage loan application. I/We further authorize EMPIRE ASSOCIATES to order a consumer credit report and verify other credit information, including past and present mortgages, landlord references, and release or disclose personal health information. EMPIRE ASSOCIATES may also utilize the services of PREMIUM CREDIT BUREAU to further verify my personal credit information and the information EMPIRE ASSOCIATES obtains is only to be used in the processing of my application for a mortgage loan. It is understood that a copy of this form will also serve as authorization. This authorization expires 120 days from the date indicated below. **Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).  |

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| Borrower Signature |  | Social Security No. |  | Date |

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