

VERBAL AUTHORIZATION

CERTIFICATION OF VERBAL AUTHORIZATION FOR RELEASE OF INFORMATION

I, _____, hereby certify that
on _____, 20____, I spoke to
_____ and _____
(the "borrower(s)"), and they have verbally authorized _____
to obtain copies of their credit report(s).

I agree that this consent is authorized and that I shall bear the full burden of
proof in the event that this release is contested.

MORTGAGE ADVISOR

OR

TRANSACTION COORDINATOR

By _____

By _____

Date _____

Date _____

I(We) confirm the above statement to be true and accurate.

BORROWER

CO-BORROWER

By _____

By _____

Date _____

Date _____