

Borrower's Signature of Authorization

Lender Name and Address:

Fifth Third Mortgage Company
5001 Kingsley DR
MD: 1MOCBQ
Cincinnati, OH 45227

I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender to order a consumer credit report and verify other credit information, including my past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

The information the Lender obtains is only used in the processing of my application for a mortgage loan.

NOTICE TO BORROWERS: "This notice to you as required by the Right to Financial Privacy Act of 1973 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law."

PRIVACY ACT NOTICE: This information is to be used by the agency collecting it or it's assignees in determining whether you qualify as a prospective mortgagor under its program pursuant to your request. It will not be disclosed outside the agency except as required or 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) and may be shared by the collecting agency with its assignees pursuant to 16 CFR Part 313.

I understand the above agreement and agree to be bound by it.

 1/12/14

Borrower Brian Vickers Date

Borrower Date

Borrower Date

Borrower Date

01/06



CONFIDENTIAL

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