LEGACY MORTGAGE

*1330 Ala Moana Boulevard, Suite 703 * Honolulu, Hawaii 96814 * Phone (808) 256-8270 Fax (808) 568-0181*

To Whom It May Concern:

BANK, SAVINGS & LOAN, EMPLOYER, PRIOR EMPLOYER, CREDIT BUREAU, MORTGAGE COMPANY, ESCROW COMPANY, COMMERCIAL RETAILER, AGREEMENT OF SALE SELLER, COLLECTION AGENCY, ET AL.

I/We, the undersigned, hereby authorize LEGACY MORTGAGE, or its authorized agents, such as any credit reporting agency LEGACY MORTGAGE may designate to verify my/our employment record, bank account(s), credit history, escrow accounts and all other information they request from you in connection with my/our application via the Federal Housing Administration, Department of Veterans Affairs, or the Federal National Mortgage Association.

You are authorized ratings, salaries, bonus and overtime information, loan balances, deposits and any other information requested, to provide LEGACY MORTGAGE assistance in completing the loan application.

I/We authorize LEGACY MORTGAGE to reproduce this form as many times as necessary in order to obtain said information; therefore, a copy of this form bearing my/our signature(s) carries the same authority as the original.

Your company, officers, and employees are held harmless by me/us for furnishing true and correct information; however, we specifically request prompt response at your earliest convenience.

Very Truly Yours,

_____

Borrower Signature Date

_____

Co-Borrower Signature Date

PRIVACY ACT NOTICE STATEMENT. This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor for the mortgage insurance or guaranty or as a borrower for a rehabilitation loan under the agency's program. It will not be disclosed outside the agency without your consent except to financial institutions for verification of your deposits and as required and permitted by law. You do not have to give us this information, but, if you do not, your application for approval as a prospective mortgagor for mortgage insurance or guaranty or as a borrower for a rehabilitation loan may be delayed or rejected. This information request is authorized by Title 38, U.S.C., Chapter 37 (if VA); by 12 U.S.C., Section 1701 et seq., (if HUD FHA); and by 42 U.S.C., Section 1452b (if HUD/CPD).

EQUAL HOUSING OPPORTUNITY NAMB National Association of Mortgage Brokers LENDING INTEGRITY