



CREDIT AUTHORIZATION

I have applied for a mortgage loan. As part of the application process, SKYLINE FINANCIAL CORP or its designated representative may verify information contained in my loan application and in any other documents required in connection with the loan, either before the loan is funded or as part of the quality control program after funding.

I authorize SKYLINE FINANCIAL CORP, or its designated representative, and any investor or lender that purchases the mortgage, to reverify any and all information and documentation contained in the application at any time. Such information includes, and is not limited to, verification of employment, income, bank accounts, investment accounts, credit history, and copies of income tax returns. I further authorize SKYLINE FINANCIAL CORP to obtain a title search and other documents pertaining to the property that will serve as security for the loan.

I further authorize SKYLINE FINANCIAL CORP or its designated representative to release credit, income, assets, and liability information to my real estate agent, their sub-agent, builder, builder's agent, developer or escrow agent for the purpose of monitoring the status of the loan I am applying for.

A photocopy of this signed authorization may be deemed to be the equivalent of the original and shall be as effective consent as the original which I have signed.

Borrowers Signature

Social Security Number

Date

Print Name

The information to be obtained will be used by the lender and any federal agency insuring, guaranteeing or purchasing the mortgage to determine whether you qualify as a prospective borrower under the lender's and the agency's underwriting standards. The information will not be disclosed outside the lender and the federal agency without your consent except to the person or company verifying the information including, but not limited to, your employer, bank, lender, and any other credit reference as needed to verify other credit information and as permitted by law. You do not have to give us this information, but if you do not your mortgage loan application 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/COD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. Seq. (if USDA, RHCDS).