

BORROWER SIGNATURE AUTHORIZATION

PART I – General Information

1. Borrower(s)		2. Lender Name and Address First Bank P.O. Box 309600 St. Thomas, U.S.V.I. 00803-9600	
3. Date	4. Loan Number	5. Please Print Mailing Address	

PART II – Borrower Authorization

I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, mortgage loans, stock holdings and 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 past and present mortgage and landlord references. Subsequent consumer credit reports may be requested or used in connection with any update, renewal or extension of the credit requested by this application. If you request, you will be informed whether any consumer credit report was requested, and if so, of the name and address of the consumer-reporting agency which furnished the report. It is understood that a copy of this form will also serve as an authorization. If my loan closes, I authorize that all or part of my application information may be re-verified as part of a post-closing audit.

The information the Lender obtains is only to be used in the processing of my mortgage application or post-closing audit of my mortgage loan.

_____	_____
Borrower	Date
_____	_____
Borrower	Date
_____	_____
Borrower	Date
_____	_____
Borrower	Date

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).

HUD/FHA

Notice to Borrowers: This is notice to you as required by the Right to Financial Privacy Act of 1978 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.