

BORROWER SIGNATURE AUTHORIZATION

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 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).

Part 1 — General Information

Name and Address of Lender/Broker
Bank of Michigan
30095 Northwestern Highway
Farmington Hills, MI 48334

Borrower (s)

Date:

Part II Borrower Authorization

I hereby authorize the Lender/Broker 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/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

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

We may disclose nonpublic personal information about you to the following types of third parties: (i) mortgage bankers and investors to which we refer your file for loan approval; (ii) mortgage insurance companies to which we refer your file for mortgage credit insurance; (iii) title insurance and loan settlement services companies to which we refer your file for loan closing; and (iv) state and federal government agencies to which we refer your file for government insurance or guarantees.

If more than one person has applied for a loan jointly, any one applicant acting on behalf of all may direct us not to share nonpublic personal financial information of all the applicants with third parties which are not our affiliates.

Borrower

Date

Borrower

Date