

AUTHORIZATION TO OBTAIN AND RELEASE INFORMATION

I/We have applied for a loan or have an existing loan with Finance Factors, Limited and understand that this loan might be sold by Finance Factors, Limited. I/We understand that Finance Factors, Limited will need to obtain and verify from others, and provide to others, financial and other information about me/us as part of the loan application process, sale, loan servicing and also as part of its ongoing quality control loan audit program.

Therefore, I/we authorize Finance Factors, Limited (or its assignee or designee) to request and obtain from any party, and to provide to any party, and for any party to release and provide to Finance Factors, Limited (or its assignee or designee), any and all information and documentation as Finance Factors, Limited deems necessary, in its sole discretion, in connection with its processing, underwriting, sale, participation, brokering, closing, servicing, monitoring, reviewing, auditing, extension, modification, and collection of any loan, or for any other purpose related to its business as a financial institution. Such information and documentation includes, but is not limited to, employment records and payroll information, state and federal income tax returns, personal and business financial accounts and investments (such as bank accounts, checking accounts, deposit accounts, money market accounts, mutual funds, stocks, bonds and other securities, and funds and balances held in such accounts and investments), trust documents, credit reports and other credit information (such as mortgage and rental payment history, payoff balances on loans, and past and present credit obligations), real estate title reports, real estate surveys, real estate environmental reports and studies, real estate appraisals, real estate sales contracts, any documentation required by a real estate escrow company, and any information or documentation required in connection with a loan closing (such as a promissory note, mortgage, security agreement, and financing statement).

I/We fully and completely authorize any party receiving a copy of this authorization to comply with Finance Factors, Limited' (or its assignee's or designee's) request for information and documentation. I/We do hereby release from any liability whatsoever, 1) Finance Factors, Limited (and its assignee or designee) with respect to any actions authorized by this document; and 2) any party who provides information and documentation. Any copy of this authorization may be accepted as an original.

I/We request that any party who receives a copy of this authorization promptly respond to any request for information or documentation made by Finance Factors, Limited (or its assignee or designee).

If my/our loan is a loan which Finance Factors, Limited sells, brokers to or participates with other lenders or investors, then I/we authorize Finance Factors, Limited to provide any and all information and documentation obtained from any party, or provided by me/us, to any and all such prospective and/or actual lenders or investors.

Date

Date





