

BORROWER'S BLANKET SIGNATURE AUTHORIZATION

I hereby authorize WASHINGTON SAVINGS BANK, 30 MIDDLESEX ST., LOWELL, MA 01852 ("lender"), its agents or assigns, to verify my past and present employment earnings records, bank Accounts, stock holdings, and any other assets needed to process my loan application.

I further authorize lender to order a consumer credit report and verify other credit information, including past and present mortgage references, and any other liability information.

It is understood a photocopy of this form will also serve as authorization.

The information the lender obtains is to be used in the processing of my mortgage loan application. This information may also be obtained in conjunction with a quality control review of the file after the loan has closed.

_____ Date: _____ Social Security # _____

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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 by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor 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/VA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et seq. or 7 USC, 1921 et seq. (if USDA/FmHA).