

SIGNATURE AUTHORIZATION FORM

I/We hereby authorize Southern Michigan Bank & Trust to verify my past and present employment earnings records, bank accounts, stock holdings, and other asset balances that are needed to process my mortgage loan application. I further authorize Southern Michigan Bank & Trust to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization for completing any attached form. The information the lender obtains is only to be used in the processing of my application for a mortgage loan.

I further authorize Southern Michigan Bank & Trust to obtain payoff information from any existing creditors and/or homeowner's insurance information.

I also acknowledge by my signature below the following Privacy Act Notice Statement:

This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor for mortgage insurance or guaranty or as a borrower for a rehabilitation loan under the agency's program. It will not be disclosed outside the agency without your consent except to financial institutions for verification of your deposits and as required and permitted by law. You do not have to give this information, but, if you do not, your application for approval as a prospective mortgagor for mortgage insurance or guaranty or as a borrower for a rehabilitation loan may be delayed or rejected. This information request is authorized by Title 38, U.S.C. Chapter 37 (if VA); by 12 U.S.C., Section 1701 et seq., (if HUD/FHA); and by 42 U.S.C., Section 1452b (if HUD/CPD).

I/We authorize you to provide to the credit grantor, and to any potential investor or insurer of this credit transaction, federal and state records and income history, including State Employment Security Agency records. This authorization is for this transaction only and continues in effect for one (1) year unless limited by state law, in which case the authorization continues in effect for the maximum period, not to exceed one (1) year, allowed by law.

Borrower Date

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