

AUTHORIZATION FORM

I hereby authorize Bank of Pontiac, the “lender” to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my loan application. I further authorize Bank of Pontiac (the lender) to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references, and in addition Bank of Pontiac may order a payoff statement. It is further understood that a photocopy of this form will also serve as authorization.

I/We further authorize Bank of Pontiac to provide any and all information contained in the loan application to the credit bureau in order to facilitate the reporting of credit information to Bank of Pontiac.

I/We further authorize the Bank of Pontiac to arrange for receipt of real estate tax bills or insurance

premium notices so that the bank can pay said expenses from escrow accounts.

The information the lender obtains is only to be used in the processing of my application for a loan.

Dated: _____
