



AUTHORIZATION TO RELEASE INFORMATION

I/we have applied for a mortgage loan from First Home Mortgage Corporation. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/we certify that all of the information is true and complete. I/we made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information. I/we fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

I/we hereby give my consent to reverify information contained in the loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program. I/we also give consent for information to be released to any Investor to whom FIRST HOME MORTGAGE CORPORATION may sell my mortgage. Such information includes, but is not limited to employment history, income, and licensing; bank, money market and similar account balances and deposits; credit history; and copies of income tax returns. I/we agree that this authorization will permit the above named lender, or any Investor to whom my mortgage may be sold, to receive copies of my tax returns and/or W-2 forms from the IRS. A photocopy of this form can be attached to IRS form number 4506-Request for Copy of Tax Form- as my/our authorization.

A photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent of the original and may be used as a duplicate original.

RIGHT TO FINANCIAL PRIVACY ACT: This Notice to you as required by the Right To Financial Privacy Act of 1978 that the U.S. Department of Housing and Urban Development or the Department of Veterans Affairs has a right to access the financial record held by a financial institution in connection with the consideration of the administration of assistance to you. Financial records involving your transaction will be available to the Department of HUD or the Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law.

SERVICING TRANSFER DISCLOSURE

Notice to mortgage loan applicants: The right to collect your mortgage loan payments may be transferred. Federal law gives you certain rights. Read this statement and sign it only if you understand its contents.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements: If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the date of the transfer. The new loan servicer must also send you notice within 15 days after the date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Also, a notice of prospective transfer may be provided to you at settlement (when title to your new property is transferred to you) to satisfy these requirements. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution: Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for request. Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. (A *business day* is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.)

Damages and Costs: Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates by Original Lender: The following is the best estimate of what will happen to the servicing of your mortgage loan:

- 1. We do not service mortgage loans. We intend to assign, sell, or transfer the servicing of your loan to another party. You will be notified at settlement regarding the servicer, or
- 2. We are able to service this loan and presently intend to do so. However, that may change in the future. For all the loans that we make in the 12-month period after your loan is funded, we estimate that the chances that we will transfer the servicing of these loans is between:
 - 0 to 25% 26 to 50% 51 to 75% 76 to 100%
 This is our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decision.
- 3. This is our record of transferring the servicing of the loans we have made in the past: (n/a)

The estimates in 2 and 3 above do not include transfers to affiliates or subsidiaries. If the servicing of your loan is transferred to an affiliate or subsidiary in the future, you will be notified in accordance with RESPA.

Acknowledgment of Mortgage Loan Applicant: I/we have read this disclosure form and understand its contents.

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| BORROWER | APPLICATION DATE | SOCIAL SECURITY NUMBER |
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