



# Information Authorization

CENTRAL PACIFIC HOMELOANS

I/we have applied for a mortgage loan from Central Pacific HomeLoans. As part of the application process, Central Pacific HomeLoans is authorized to verify information contained in my/our loan application and in any other document required in connection with the loan, either before the loan is funded or to perform any quality control review of my application after funding.

I/we authorize Central Pacific HomeLoans to order a consumer credit report and verify other credit information, including past and present mortgage, landlord references, and to obtain loan payoff figures. I/we further authorize Central Pacific HomeLoans to obtain a title search and other documents pertaining to the property that will serve as security for the loan.

I/we authorize Central Pacific HomeLoans and any investor or lender that purchases the mortgage to re-verify any and all information and documentation contained in the application at any time. Such information includes but is not limited to; verification of employment, income, bank accounts, investment accounts, credit history, and copies of income tax returns.

The information that Central Pacific HomeLoans obtains is only to be used in the processing of my/our application for a mortgage loan, and/or in the performance of post-closing quality control review of my/our application.

*Privacy Act Notice: This Information Authorization is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except to your employer(s) for verification of employment and to financial institutions for verification of your deposits or loans and as required and permitted by law. You do not have to give us this information, but if you do not, your application for approval as a prospective mortgagor or borrower 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/FHA); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA FmHA/Rural Development).*

**For HUD/FHA Loans:**

**NOTICE TO BORROWERS:** *This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.*

**For Hula Mae Loans:**

**NOTICE TO BORROWERS:** *The Housing Finance and Development Corporation, a public body and body corporate and politic of the State of Hawaii (the "Corporation") has a right of access to all information constituting the Mortgage Documents and the Mortgage Loan file and any other information or documents upon which Central Pacific HomeLoans relied in the origination of a Hula Mae loan. The information shall be made available to the Corporation and any employee, officer or official thereof upon the reasonable request of the Corporation or any employee, officer or official thereof in furtherance of the Hula Mae Program.*

A photocopy or facsimile copy of this form shall be deemed to be the equivalent of the original and shall be as effective consent as the original which I/we have signed.

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Borrower

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Borrower