

Borrower Signature Authorization Form

Date Prepared:

Lender: NewRez, LLC

Loan #:

Lender's Address: 4000 Chemical Rd Suite 200

Borrower Name:

Plymouth Meeting, PA 19462

Co-Borrower Name:

I/We hereby authorize the Lender/Broker and any designated third parties, who may perform such services on its behalf to verify, and re-verify as needed, my/our past and present employment, my/our past and current earnings records, and my/our bank accounts, stock holdings, and any other asset balances held by me that are needed to process my mortgage Pre-approval. I/We authorize the Lender/Broker and any designated third parties to pull electronic data. I/We further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

In furtherance of the foregoing, if applicable, I/we hereby authorize the Lender/Broker and its service providers Universal Credit Services, LLC and Finicity to (i) collect my/our bank account credentials and those of other asset accounts ("Consumer Credentials") and (ii) provide the Consumer Credentials to Finicity through a user interface, and I authorize Finicity to (iii) retain and use the Consumer Credentials one (1) time within a thirty (30) day period (or longer, as may be necessary for Finicity to comply with obligations under applicable law); in each case so that Finicity may use the Consumer Credentials to access provider services and collect and aggregate account data to

- (x) deliver account data to Lender/Broker, to create Verification of Asset and Verification of Income reports, and
- (y) to deliver account data to Experian for use in accordance with all applicable laws, rules and regulations.

By signing this authorization I/we understand that this will not delay my/our application from being processed or generation of a Loan Estimate document once Lender/Broker have has all required information to complete your application.

The information the Lender/Broker obtains is only to be used in the processing of my mortgage pre-approval. If I/we submit an application with Lender/Broker, Lender/Broker may use the information it obtains to evaluate and/or underwrite the application.

Borrower Name

Date

Co-Borrower Name

Date

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 and permitted by law. You do not have to provide 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); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).