



Bay Financial Co

BORROWER'S AUTHORIZATION

TO WHOM IT MAY CONCERN:

I/We have applied for a real estate loan with BAY FINANCIAL COMPANY. You are hereby authorized to release any information required by BAY FINANCIAL COMPANY to complete the processing of my loan request. Necessary credit information may include savings deposits, checking accounts, consumer credit balances, payment history (includes mortgage payment records and balances), and/or employment and salary information.

A photographic or carbon copy of this authorization from may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help expedite my real estate loan request.

Thank You.

Signature of Applicant

Social Security Number

Signature of Applicant

Social Security Number

Date