

Borrower Signature Authorization to Release Information

Borrower

Lender

ZINC Financial, 1525 E. Shaw, Fresno, CA 93710

Date

I hereby authorize the lender to verify my past and present employment and earnings records, bank accounts, stock holdings, and any other asset balances that are need to process my mortgage loan application. I further authorize the lender 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 the form will also service as the authorization.

ZINC Financial, 1525 E. Shaw, Fresno, CA 93710

If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact Todd Pigott, President, ZINC Financial, 1525 E. Shaw Avenue, Fresno, CA 93710 or by phone at 559.326.2509 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiveing your request for the statement.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding agreement); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Signature

Date

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