

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

The undersigned has applied for a real estate loan modification with Opus Bank (“Lender”). You are hereby requested and authorized to release any information required by Lender to complete the processing of the loan request. Necessary credit information may include balances of savings deposits, checking accounts, mortgage loans and consumer loans plus account and loan payment history. In addition, if Lender is verifying my current or past employment, you are requested and authorized to release employment and pay data which may include my date of employment, current position or position held, probability of continued employment or reason for leaving, current or last pay, pay history, and average hours worked.

The undersigned represents and warrants that the financial statement(s) and tax return(s) provided to Lender for its review of my/our creditworthiness can be relied upon by Lender for this purpose. The undersigned hereby warrants to Lender that these financial statement(s) and tax return(s) are complete and correct as of the date prepared, and it fairly and accurately represents my/our financial condition. The undersigned also agrees to promptly inform Lender of any material changes in the information provided, including the transfer of any assets into a trust.

The undersigned authorizes Lender to make whatever inquiries about me/us as deemed necessary and appropriate for the purpose of evaluating my/our credit, including the re-verification of my/our credit from time to time. This authorization to make inquiries includes Lender obtaining credit bureau reports and contacting my/our employer(s). Undersigned also authorizes you to provide credit information about your credit experience with me/us to other creditors and credit reporting agencies.

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

Thank you,

Signature	Social Security Number/Tax Identification Number
Print Name	Date of Birth
Home Street Address	City, State, Zip
Signature	Social Security Number/Tax Identification Number
Print Name	Date of Birth
Home Street Address	City, State, Zip