INITIAL AUTHORIZATIONS

Patriot Act

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: As part of applying for your mortgage loan we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

_____ _____

Borrower Signature Date Co-Borrower Signature Date

Credit Card Authorization for Ordering of Credit Report

As part of your request for a Mortgage Pre-Qualification and/or full application, we will need to pull a credit report. At Southernmost Financial, we do not charge application fees, nor charge for our time involved in providing the pre-qualification services. However, based on the large number of requests, we do find it necessary to ask you to please cover the cost of your credit report.
Typical Credit Report charges (could vary slightly):
Individual Report: $ 30.00
Joint Report: $ 50.00

I hereby authorize Southernmost Financial Corp to access my/our credit report and use the following credit card information for the purposes of ordering a credit report only.

Card number: _____
Expiration date: _____(mo/year)
Security Code: _____(3 digits – back of card)
Name on card: _____

Billing address: same as home? ☐ Y ☐ N Other: _____
_____

_____ _____

Borrower Signature Date Co-Borrower Signature Date

Electronic Consent

By signing this consent, you agree to receive initial and subsequent disclosures pertaining to your prequalification and/or loan application via electronic means sent to the email address you have provided. You further agree to receive any and all pertinent communications via email regarding your request, including current and future offers of any products and/or services, from Southernmost Financial Corp

_____ _____

Borrower Signature Date Co-Borrower Signature Date