



BORROWER AUTHORIZATION FORM

I/we have applied for a mortgage loan with Winchester Co-operative Bank. As part of the application process, Winchester Co-operative Bank, its successors or assigns, any investor that purchases the mortgage, or the mortgage guarantee insurer (if any), may verify the information contained in my/our loan application and any documents required in connection with this loan, either before the loan is closed or for quality control and audit purposes after I/we have obtained my/our loan.

I/We authorize you to provide Winchester Co-operative Bank any and all information requested. Such information includes, but is not limited to, any and all information concerning extensions of credit including landlord and utility references, deposits with financial institutions or other sources of declared assets, present and prior employment income, and insurance coverage(s) relating to my/our application for a mortgage loan. The information obtained will be used only for a bona fide "permissible purpose" as defined by the Fair Credit Reporting Act.

This authorization may be addressed to any party named in the loan application. It is understood that a copy of this form will also serve as authorization.

Your prompt reply in providing the requested information is appreciated.

Borrower's Signature

Social Security Number

Co-borrower's Signature

Social Security Number