

To Whom It May Concern:

1. I/We have applied through Wachovia Home Loans (WHL) for a mortgage loan. As part of the application process, WHL may, at any time, verify information contained in my/our loan application and in other documents required in connection with the loan. This includes, but is not limited to, WHL obtaining consumer information from a credit reporting agency.
2. I/We authorize you to provide to WHL, and to any investor to whom WHL may broker or sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

WHL or any lender to whom it brokers or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
3. You may accept a copy of this Authorization To Release Information form as an original.
4. I/We will appreciate a prompt response to an inquiry as specified above.

NOTE: THIS FORM MUST BE SIGNED BY ALL APPLICANTS.

APPLICANT'S NAME(S):

APPLICANT'S SIGNATURE(S):

(Please Print)

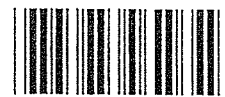
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LENDER'S USE ONLY