

# Borrower Authorization (Credit, Employment, Asset, Email)

(v2 12/28/16)

Part I – General Information		
1. Borrower Name	2. Date	3. Name & Address of Lender
4. Email		CASCADE FINANCIAL SERVICES 3345 S. VAL VISTA DRIVE #300 GILBERT, AZ 85297 TEL: (480) 539-5230 FAX: (480) 539-4915

## Part II – Borrower Authorizations

This document contains a number of authorizations relating to the processing of your loan. Please review them carefully and indicate your assent or opt-out as indicated below.

### 1) Authorization to Obtain Credit Report, Employment Verification, and Asset Verification (necessary for Cascade to process your loan)

By signing below, I hereby authorize Cascade Financial Services ("Cascade") to verify my past and present employment and earnings, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize Cascade to order a consumer credit report and verify other credit information, including past and present mortgage information and landlord references. It is understood that a copy of this form will also serve as an authorization. The information the Cascade obtains is only to be used in the processing of my application for a mortgage loan.

### 2) Email Authorization

I acknowledge that with my permission Cascade is able to send loan documents and loan status updates via email. I am aware that such emails will be sent unencrypted, and that the emails may contain my non-public personal information. I acknowledge that if I agree to allow Cascade to send documents and loan status updates via email, I also agree to assume any risks associated with such transmission and to take whatever steps necessary to assure that my email is secure and viewable only by me.

#### Authorization to Email Loan Status Updates and Documentation.

By signing below, and not opting out, I hereby authorize Cascade to email unencrypted loan documents and loan status updates to the following email address, subject to the provisions above:

Email: \_\_\_\_\_

Opt Out: By initialing here, I am indicating that I do not authorize loan communication via email. Initials: \_\_\_\_\_

#### Authorization to Provide Status Updates to Builder and/or Realtor.

By signing below, and not opting out, I hereby authorize Cascade to provide unencrypted loan status updates to the retailer, builder, and/or realtor(s) associated with my loan transaction subject to the provisions above. Important loan status updates include by are not limited to the following:

- A) Forwarding a copy of the conditional pre-approval letter.
- B) Providing information regarding reasons for a loan decline or insufficient prequalification request.
- C) Discussing current loan status and outstanding loan conditions.

Opt Out: By initialing here, I am indicating that I will not allow updates to go to third parties. Initials: \_\_\_\_\_

Borrower Signature

Date