

BORROWER'S BLANKET SIGNATURE AUTHORIZATION

BORROWERS (S) NAME(S) / ADDRESS(ES)	LENDER NAME / ADDRESS	
	KANSAS STATE BANK	
	236 N MAIN	
	PO BOX 720	
	OTTAWA KS 66067	785-242-3600

I hereby authorize Kansas State Bank ("lender"), its agents or assigns, to verify my past and present employment earnings records, bank accounts, stock holdings, and any other assets needed to process my loan application.

I further authorize lender to order a consumer credit report and verify other credit information, including past and present mortgage references, and any other liability information.

It is understood a photocopy of this form will also serve as authorization.

The information the lender obtains is to be used in the processing my loan application. This information may also be obtained in conjunction with a quality control review of the file after the loan has closed.

borrower	date	co-borrower	date		
	social security number	500	social security number		
co-borrower	date	co-borrower	date		
	social security number	SO	social security number		

PRIVACY ACT NOTICE: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under it program. It will not be disclosed outside the agency except as required by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (ifVA); by 12 USC, Section 1701 et seq.. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et seq., or 7 USC, 1921 et seq. (if USDA/FmHA).

RIGHT TO RECEIVE A COPY OF THE APPRAISAL

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

NOTICE TO APPLICANTS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration or Department of Housing and Urban Development, whichever is appropriate, has a right of access to financial records held by financial institutions in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to VA/HUD without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.