

Charles H. Kauffman, Jr., CMB
Licensed Real Estate Broker

CREDIT AUTHORIZATION

1) To all consumer reporting agencies and to all creditors and depositories of the undersigned: Please be advised that the undersigned, and each of them, has made application to:

C.H. KAUFFMAN & ASSOCIATES, INC.

(The "Mortgage Broker"), and is requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide a credit report and/or a disclosure to Mortgage Broker or any agent or employee thereof, of the undersigned indebtedness or deposit balance. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Mortgage Broker or to third parties.

2) In addition, the undersigned and each of them, hereby authorizes Mortgage Broker to disclose to any third party, any assignee of C.H. KAUFFMAN & ASSOCIATES, INC. or employee thereof, information regarding the deposit or credit experiences with any of the undersigned.

3) A photographic or carbon copy of this authorization bearing a photographic carbon copy of the signature(s) of the undersigned may be deemed to be the equivalent of the original hereof and may be used as a duplicate original.

BY:

| | | | | |
|--------------------|--------|------|-------------------|----------|
| Borrower Signature | | Date | Social Security # | |
| Address | Street | City | State | Zip Code |

BY:

| | | | | |
|--------------------|--------|------|-------------------|----------|
| Borrower Signature | | Date | Social Security # | |
| Address | Street | City | State | Zip Code |

