

AUTHORIZATION TO RELEASE NON-PUBLIC PERSONAL INFORMATION

I/we, the undersigned, understand that you _____
_____ (insert name of first lien lender), are not able to provide us with a second lien loan in connection with our purchase or refinance of a residence. As such, you have referred us to International Bank of Commerce (“IBC”) who can determine whether we qualify under IBC’s criteria for a 2nd lien loan in connection with our purchase or refinance. I/we understand that any terms for a 2nd lien loan previously disclosed by you, are not valid in conjunction with this referral to IBC. I/We also understand that you are referring us to IBC to make application for a 2nd lien loan and that you are not acting as an agent or broker of IBC.

IN THAT REGARD, WE HEREBY AUTHORIZE YOU TO PROVIDE A COPY OF THE LOAN APPLICATION INFORMATION THAT WE SUBMITTED TO YOU IN CONNECTION WITH OUR FIRST LIEN LOAN AS WELL AS ALL OF OUR NON-PUBLIC PERSONAL INFORMATION TO IBC FOR IT TO USE IN DETERMINING WHETHER WE QUALIFY UNDER ITS CRITERIA FOR A SECOND LIEN LOAN.

Further, I/we hereby authorize IBC to accept such non-public personal information on our behalf and consider such information and this Authorization in connection with an application for a 2nd lien loan to purchase or refinance the property identified with the submission by you. I/We hereby state and affirm that you have not issued a Good Faith Estimate (“GFE”), to me/us for this 2nd lien loan.

This Authorization shall remain in effect and both you and IBC may rely upon this Authorization until we notify you and IBC in writing that we terminate this Authorization, at which time no further information shall be so shared.

Please deliver a copy of this Authorization to IBC. IBC can contact us at our address on the first lien loan application or by telephone.

Executed this the _____ day of _____ 20____ .

_____ (Print name) – Consenter

_____ (Print name) – Consenter