

BANK OF JACKSON HOLE

AUTHORIZATION CERTIFICATION

To Whom It May Concern:

I/We have applied for a residential mortgage loan with the Bank of Jackson Hole. As part of the application process, the Bank of Jackson Hole may verify information contained in my/our loan application and in other documents required in connection with this mortgage loan, either before the loan is closed or as part of its quality control program.

I/We authorize you to provide the Bank of Jackson Hole, and any investor to whom the Bank of Jackson Hole may sell my/our mortgage ("designee"), any and all information and/or documentation they request. Such information includes, but is not limited to: employment history and income; banking, savings, money market and any other asset balances; credit history; present and past mortgage and/or landlord references and any other asset or liability information needed to process my/our loan application.

The Bank of Jackson Hole, or its designee, may address this authorization to any party named in my/our residential loan application. It is understood that this information is for the confidential use of the Bank of Jackson Hole, or its designee, in determining my credit worthiness for a residential mortgage loan and it is further understood that any information obtained with this authorization may only be used in the processing of my/our residential loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply to the Bank of Jackson Hole, or its designee, is greatly appreciated.

Borrower's Signature

Social Security Number

Co-Borrower's Signature

Social Security Number

BANK OF JACKSON HOLE
Real Estate Lending Division
Post Office Box 7000 Jackson, WY 83002
307-732-3050 307-734-7029 FAX

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DISCLOSURE NOTICES

FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit on this loan application. The nature and scope of any investigation will be furnished to you upon a written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and you may request, within sixty (60) days, the reason for the adverse action, pursuant to provisions of section 615(h) of the Fair Credit Reporting Act.

EQUAL CREDIT OPPORTUNITY ACT

The Equal Credit Opportunity Act prohibits the Bank of Jackson Hole from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income is derived from any public assistance program and/or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act.

Income which you receive as alimony, child support or separation maintenance, need not be disclosed to the Bank of Jackson Hole unless you choose to rely on such sources to qualify for the mortgage loan. The Bank of Jackson Hole will not discount income from these sources, including part-time or temporary employment, because of sex or marital status. However, we will consider carefully the stability and probable continuity of any income disclosed on the loan application.

The Federal Agency that administers compliance with the Federal Equal Credit Opportunity Act for the Bank of Jackson Hole is: The Federal Reserve Board, Kansas City, MO 64198.

APPRAISAL DISCLOSURE

Provided you have paid for the appraisal, you have the right to receive a copy of the appraisal report used in connection with the loan for which you are applying. Should you desire a copy of the appraisal report, contact: Bank of Jackson Hole, Attn: Real Estate Lending Division, Post Office Box 7000, Jackson, WY 83002.

FLOOD CERTIFICATION NOTIFICATION

Federal regulation requires The Bank of Jackson Hole to inform you that if the property used as security for this residential mortgage loan is located in an area identified by the Federal Emergency Management Agency (FEMA) as having special flood hazards; and that in the event of damage to the property caused by flooding in a federally declared disaster; federal disaster relief assistance, if authorized, will be available for the property.

AGREEMENTS TO LENDER

You may apply for this residential mortgage loan in your own name or you may wish to apply with a Co-Borrower (e.g. your spouse). There is no requirement for a Co-Borrower to apply or otherwise become obligated to repay the debt except in the event that the Co-Borrower's income and/or assets are necessary to qualify for the mortgage loan. However, the Co-Borrower (your spouse) may be required to execute the security instrument.

Permission is hereby granted to the Bank of Jackson Hole and/or its designees, to verify any information from any sources named herein, and to transfer this information to other forms and transmit it to any lender or Private Mortgage Insurer (if applicable) that may fund and/or purchase your mortgage loan.

I/We acknowledge that the appraisal required to process my/our loan application is obtained solely for the benefit and use of the Bank of Jackson Hole, and/or its designees, and should not be used or relied upon as a substitution for a home inspection. It is neither implied nor expressed that the appraisal addresses the merchantability, fitness, adequacy, capacity, size and/or efficiency of the premises, nor the property's compliance with building or zoning codes. It is further agreed that the appraisal's purpose is not to address the absence of water penetration or the age of the premises.

I/We hereby certify that I/We have read and understand the Notices and Agreements set forth above. I/We further fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make false statements concerning any of the above facts applicable under the provisions of Title 18, United States Code, Section 101, et seq.

CREDIT REPORT AND APPRAISAL FEE AGREEMENT (Please select one of the following options):

Upon the submission of your loan application, the Bank of Jackson Hole will collect \$455.00. These funds are used to defray the expenses incurred by the Bank of Jackson Hole for your credit report and appraisal. It is understood that the payment of this fee will be reflected as a "credit" on your settlement statement at closing.

I/We understand and agree that if my/our loan application is terminated before closing and I/we have not paid the \$455.00 to the Bank of Jackson Hole, I/we will pay for the credit report and appraisal, if ordered and received, in full.

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INSURANCE, TAX AND TITLE INFORMATION

INSURANCE COMPANY INFORMATION:

Please furnish the name, address and telephone number of the insurance agent that will provide your insurance for the subject property.

AGENT NAME: _____

COMPANY: _____

ADDRESS: _____

TELEPHONE: _____

Do you wish to escrow your monthly insurance premium? *Please note that some mortgage programs require an additional fee charged for the waiver of this service. Also note that loan-to-values greater than 80% of the appraised value of the property do not allow waiver of this service.*

[] YES [] NO

TAX INFORMATION:

Do you wish to escrow for your real estate tax payments? *Please note that some mortgage programs require an additional fee charged for the waiver of this service. Also note that loan-to-values greater than 80% of the appraised value of the property do not allow waiver of this service.*

[] YES [] NO

TITLE INSURANCE INFORMATION:

Do you have a preference of a local title insurance company?

MAILING ADDRESS:

Please indicate the address where you would like your payment notices mailed:

NAME OF BORROWER: _____

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