



GENERAL CONSENT FORM

I hereby authorize New England Federal Credit Union ("NEFCU"), the lender, to verify my past and present employment earnings record, bank accounts, stock holdings and any other assets that are needed to process my mortgage loan application. I further authorize NEFCU to order a standard consumer credit report from a credit reporting agency, and verify other credit information, including past and present mortgage and landlord references.

NEFCU will use the credit report and other documentation obtained to determine if my credit is eligible to support the mortgage request of credit. I understand that NEFCU may also use the credit report and other documentation to offer other financial products and services that I may qualify for.

I also authorize, if required by the investor or mortgage insurance company, a second soft pull credit inquiry prior to closing. I understand a soft pull inquiry does not affect my credit score and is intended for the sole purpose of completing my loan transaction and verifying that I have not acquired any additional debt during the loan process.

A photographic or FAX copy of this authorization may be deemed to be equivalent of the original and may be used as a duplicate original. However, ink signatures are required on this form.

Borrower – Ink Signatures Required

Date

Co- Borrower – Ink Signature Required

Date

Authorized Representative

Date

Authorization to Release Information

I authorize New England Federal Credit Union to release any information pertinent to my mortgage application to any Realtors/Sellers/Attorneys involved in this transaction.

OR

I do not authorize New England Federal Credit Union to release any information pertinent to my mortgage application to any Realtors/Sellers/Attorneys involved in this transaction.

Borrower - Ink Signatures Required

Date

Co- Borrower - Ink Signatures Required

Date