GENERAL AUTHORIZATION LETTER

To Whom It May Concern:

I/We have applied for a real estate loan and hereby authorize you to release to Village Bank Mortgage Corporation (the "Lender") its agents, successors and assigns either directly or through a credit reporting agency, the requested information on the attached form concerning:

1. Employment history, dates title, income, hours worked, etc.
2. Banking and savings accounts of record.
3. Mortgagor loan rating (opening date, payment amount and payment record).
4. Rental verification (opening date, payment amount and payment record).
5. Any information deemed necessary in connection with a consumer credit report for a real estate transaction.
6. Re-verification of information after closing for quality assurance needs.

The information is for the confidential use of the Lender, its agents and/or successors and assigns, in determining my/our creditworthiness for a mortgage loan or to confirm information. I/we are aware that the documentation supplied is subject to reverification after the date of loan disbursement.

A photographic copy or facsimile of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original. The original signed form is maintained at the Lender's office.

Your prompt reply is appreciated.

Borrower	Social Sec #	Date

Co-Borrower	Social Sec #	Date