



SIGNATURE AUTHORIZATION

I / We hereby authorize REAL FINANCIAL CREDIT UNION. (the "Lender") to verify my / our past and present employment earnings records, bank and credit union accounts, stock holdings, investment / retirement accounts, and any other asset balances that are needed to process my Mortgage Loan/Home Equity Loan application. I / We further authorize REAL FINANCIAL CREDIT UNION. (the "Lender") to order a consumer credit report and verify other credit information, including past and present mortgage or landlord references. It is understood that a photocopy of this form will also serve as authorization.

The information REAL FINANCIAL CREDIT UNION. (the "Lender") obtains is only to be used in the process of my Mortgage Loan/Home Equity Loan.

Borrower's Signature	X _____	Date
Co-Borrower's Signature	X _____	Date