

Flanagan State Bank Trended Soft Pull Written Consent Disclosure

I/We hereby authorize Flanagan State Bank, and other persons or entities working with Flanagan State Bank that may process or underwrite my/our application, to access my/our credit reports for mortgage/credit purposes through ADVANTAGE PLUS in compliance with 15 U.S.C. 1681b(a)(3)(A).

This authorization includes any subsequent inquiries required including but not limited to updating credit history and/or quality control. I/We further provide authorization, to the same extent as above, to verify my/our current and previous employment, earnings and credit records including bank accounts, stockholdings, current and past mortgages, landlord references and any other assets, liabilities and public record information needed to process my/our application.

I/We understand and agree this authorization qualifies as a written authorization and is enforceable under the Electronic Signatures in Global and National Commerce Act ("ESIGN") Pub. L. No. 106-229, 114 Stat. 464 (2000) (codified at 15 U.S.C. 7001 et seq.). It is understood that a copy of the data associated with this authorization shall serve as an original authorization. This authorization expires 180 days from the date of execution. I/We understand and agree that ADVANTAGE PLUS has no control over the content of the information provided to it, and it is not responsible for inaccurate results, including those due to incorrect, missing, or outdated credit report information. Privacy Act

Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

I/We certify that I/we am/are eighteen years of age or older and that I/we am/are the person(s) identified herein. I/We agree to abide by the terms and conditions contained in the cardholder agreement with the credit card issuer or bank. I/We understand that under 15 U.S.C. 1681 any person who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses shall be subject to a fine, imprisonment, or both.

Borrower:

Co-Borrower:

Co-Borrower: