Credit and Borrower Authorization

1. To all consumer-reporting agencies and to all creditors and depositories of the undersigned: Please be advised that the undersigned, and each of them, has made an application to Alameda Mortgage Corporation dba JVM Lending ("Lender"), requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide credit report and/or a disclosure to Lender or any agent or balance. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Lender or to third parties.

2. In addition, the undersigned, and each of them, hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with any of the undersigned.

3. A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be the equivalent of the original hereof and may be used as a duplicate original.

4. The undersigned also hereby authorize(s) the Lender/Broker to verify the undersigned's(s') past and present employment earnings records, bank accounts, stockholdings, and any other asset balances that are needed to process their mortgage loan application. The undersigned further authorize(s) the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization. The information the Lender/Broker obtains is only to be used in the processing of the undersigned's(s') application for a mortgage loan.

_____ _____

Borrower Date Co-Borrower Date

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).