



**WATERSIDE  
MORTGAGE**  
1815 Satellite Blvd., Suite 404  
Duluth, Ga 30097  
770.476.5549

General Authorization

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_

Previous Address (if less than 2 yrs. At present) \_\_\_\_\_

Phone Numbers Home \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_

Current Rate of Pay \$ \_\_\_\_\_ Monthly Debts \$ \_\_\_\_\_

I hereby authorize Waterside Mortgage to order and in-file consumer credit report at my request. The information that Waterside Mortgage obtains is to be used only in the processing of this request unless otherwise indicated by me in writing. It is understood that a photocopy or facsimile copy of this form will serve as authorization.

\_\_\_\_\_  
Date Signature Social Security Number

\_\_\_\_\_  
Date Signature Social Security Number

Equal Credit Opportunity Act

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract) because all or part of the applicants income derives from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the Comptroller of the Currency Customer Assistance Group. 1301 McKinney St., Suite 3450, Houston, TX 7701-9050.

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose no to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistance payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

\_\_\_\_\_  
Date Signature

\_\_\_\_\_  
Date Signature

**Official Code of Georgia Annotated Section 7/1-1014 and Rule 80-11-1-01 of the Georgia Department of Bank and Finance Disclosure Requirements**

**O.C.G.A. Section 7-1-1014(3) requires that we inform you that if you fail to meet any condition or term of the documents that you sign in connection with obtaining a mortgage loan you may lose the property that serves as collateral for the mortgage loan through foreclosure.**

Additionally, prior to accepting an application fee, credit report fee, appraisal fee, or any other lender broker, or third party fee from an applicant for a residential mortgage loan, every licensee or registrant is required to disclose to the applicant, 1.) the amount or good faith estimate of fees, 2.) whether all or any part of the fees are refundable prior to settlement and the conditions under which a refund may be possible if any, 3.) the specific services that will be provided or performed for the application fee and 4.) that acceptance of such fees does not guarantee approval of the loan application or guarantee acceptance into a particular loan program.

The amount of the application fee, if any, and a good faith estimate of the credit report fee, appraisal fee, and all other lender, broker, and third party fees are being provided to you on the Real Estate Settlement Procedures Act (RESPA) 'Good Faith Estimate' The application fee, if any, is payable in advance and is not refundable under any circumstances. The credit report and appraisal services are performed by outside providers. Fees for these services are payable in advance and are refundable if the transaction is cancelled prior to the service(s) being performed. One the service(s) have been performed, no refund is available. All other fees are payable at closing and are not refundable. Notwithstanding the above, for loans subject to a RESPA Right of Rescission all fees and charges may be refundable if you exercise your Right of Rescission within the rescission period. Acceptance of these fees payable in advance does not guarantee approval of your loan application or guarantee acceptance into any particular loan program.

The specific services which will be provided or performed for the application fee are as follows:

Prequalification Fee \$0

I/we acknowledge the receipt of this Official Code of Georgia Annotated Disclosure Requirements this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

\_\_\_\_\_  
Date Signature

\_\_\_\_\_  
Date Signature