



BORROWER'S BLANKET SIGNATURE AUTHORIZATION

BORROWERS (S) NAME(S) / ADDRESS(ES)	LENDER NAME / ADDRESS KANSAS STATE BANK 236 N MAIN PO BOX 720 OTTAWA KS 66067 785-242-3600
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I hereby authorize Kansas State Bank ("lender"), its agents or assigns, to verify my past and present employment earnings records, bank accounts, stock holdings, and any other assets needed to process my loan application.

I further authorize lender to order a consumer credit report and verify other credit information, including past and present mortgage references, and any other liability information.

It is understood a photocopy of this form will also serve as authorization.

The information the lender obtains is to be used in the processing my loan application. This information may also be obtained in conjunction with a quality control review of the file after the loan has closed.

_____	_____	_____	_____
borrower	date	co-borrower	date
_____	_____	_____	_____
social security number		social security number	
_____	_____	_____	_____
co-borrower	date	co-borrower	date
_____	_____	_____	_____
social security number		social security number	

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 it program. It will not be disclosed outside the agency except as required 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 (ifVA); 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).

RIGHT TO RECEIVE A COPY OF THE APPRAISAL

You have a right to a copy of the appraisal report used in connection with your application for credit. If you wish to have a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you of the action taken on your credit application or you withdraw your application. In your letter, give us the following information: Borrower name, property address, current address, date of the loan application.

NOTICE TO APPLICANTS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration or Department of Housing and Urban Development, whichever is appropriate, has a right of access to financial records held by financial institutions in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to VA/HUD without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.