

BORROWER’S AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan and/or home equity line of credit from: **HAWAIIAN ELECTRIC EMPLOYEES FCU**. As a part of the application process, **HAWAIIAN ELECTRIC EMPLOYEES FCU** may verify information contained in my/our application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to **HAWAIIAN ELECTRIC EMPLOYEESFCU** and to any Investor to whom **HAWAIIAN ELECTRIC EMPLOYEES FCU** may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. **HAWAIIAN ELECTRIC EMPLOYEES FCU** or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **HAWAIIAN ELECTRIC EMPLOYEES FCU** or the investor that purchased the mortgage is appreciated.

_____	_____	_____
Borrower’s Signature	Date	Social Security Number
_____	_____	_____
Co-Borrower’s Signature	Date	Social Security Number