

To Whom It May Concern:

The undersigned Applicant has applied for a pre-approval certificate or a real estate loan with Winchester Savings Bank. You are authorized to release any information to Winchester Savings Bank, which is required to complete the processing of the pre-approval certificate or loan request. You may act on a photocopy of this Authorization instead of an original.

Necessary information may include, but is not limited to:

- Savings, checking, or investment account verification
- Loan status and payment history verification, including credit union loans, mortgage loans, student loans, or auto loans
- Any employment (past/present) or related compensation verification

In addition, a credit report may be obtained to facilitate the processing of the loan application or pre-approval certificate.

The undersigned Applicant authorizes the release to a credit reporting agency of any information that agency may need in order to complete its report. Photocopying of Applicant's signature may be necessary for obtaining credit ratings and its hereby authorized. Thank you in advance for your assistance.

Borrower	Date

(Over for *Co-Borrower's* signature)



To Whom It May Concern:

The undersigned Applicant has applied for a pre-approval certificate or a real estate loan with Winchester Savings Bank. You are authorized to release any information to Winchester Savings Bank, which is required to complete the processing of the pre-approval certificate or loan request. You may act on a photocopy of this Authorization instead of an original.

Necessary information may include, but is not limited to:

- Savings, checking, or investment account verification
- Loan status and payment history verification, including credit union loans, mortgage loans, student loans, or auto loans
- Any employment (past/present) or related compensation verification

In addition, a credit report may be obtained to facilitate the processing of the loan application or pre-approval certificate.

The undersigned Applicant authorizes the release to a credit reporting agency of any information that agency may need in order to complete its report. Photocopying of Applicant's signature may be necessary for obtaining credit ratings and its hereby authorized. Thank you in advance for your assistance.

Co-borrower	Date

(Over for *Borrower's* signature)