DISCOVER | HOME LOANS

BORROWER'S AUTHORIZATION AND AGREEMENT

Application Number:

By signing below, you agree to the following:

- "I" "we" "us" refers to Discover Bank and "you" and "your" refers the borrower(s) signing this document.
- Your eligibility and final loan terms depend on our collection and verification of your information such as, but not limited to, employment history and income, account balances, credit history, income tax returns and/or W-2 forms from the IRS, payoff requests, and verification of mortgage.
- You authorize us to verify the information contained in your loan application and related documents, and you authorize any employer, financial institution, or other party to provide information and documentation as we request for the purpose of our verification.
- You will inform us if your employment, income, or financial situation change and understand that any such change could alter your eligibility or final loan terms.
- All of the information provided in your application for a home equity loan is true and complete.
- By providing any tax information to us, including signing the 4506-T Request for Transcript of Tax Return form, we can obtain and use your tax return information for the following purposes: (i) providing you with an offer; (ii) maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable law. In addition, you give us permission to share this information with our affiliates, agents, any actual or potential owners of a loan resulting from your application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for the purposes mentioned above.

X	/ /	X	/ /
Borrower's Signature	Date	Borrower's Signature	Date
Printed Name		Printed Name	

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