AMERICAN CAPITAL CORPORATION
2121 Rosecrans Avenue, 6th Floor, El Segundo, CA 90245
310-640-0100
310-640-0310 fax

CREDIT AND INFORMATION DISCLOSURE AUTHORIZATION

1. To all consumer reporting agencies and to all creditors and depositories of the undersigned.

   Please be advised that the undersigned, and each of them has made application to AMERICN CAPITAL CORPORATION (the lender) requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide a credit report and/or a disclosure to the lender or any agent or employee thereof, of the undersign's indebtedness or deposit balances. The undersigned also authorizes you to disclose your deposit or credit experiences of the undersigned with third parties.

2. In addition, the undersigned, and each of them hereby authorizes the Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experiences with any of the undersigned.

3. A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signatures of the undersigned may be deemed to be equivalent of the original hereof and may be used as a duplicate original.

4. The undersigned does hereby authorize and request that you release to **American Capital Corporation** for verification purposes, information concerning the following:

   - Employment history, dates, title, income, etc.
   - Banking savings accounts of record
   - Mortgage loan rating (including opening date, high credit, payment amount, loan balances, and payment record).
   - Any other information deemed necessary in connection with a consumer credit report for a real estate transaction.

5. I/We hereby authorize the escrow company you are dealing with in connection with my loan application to obtain a demand for pay off from my existing lender(s).

Signature: _____ Social Security #:_____ Date: _____

Signature: _____ Social Security #:_____ Date: _____