AUTHORIZATION TO RELEASE INFORMATION THE AUTHORIATION

TO WHOM IT MAY CONCERN:

The undersigned, having made an application to and/or through TEXAS STAR BANK for a loan, authorize the release of any information pertaining to employment, salary, savings accounts, checking accounts, consumer credit balances, payment history, and mortgage payment records/balances as may be requested by company.

The undersigned hereby grants TEXAS STAR BANK the authority to reproduce this authorization and authorized, with the duplicate signature to serve as my original signature authorizing the request for information covered in this notice. Any entity covered under the guidelines of the paragraph above is authorized to report any history I/We have or have had with them using a copy of the signature(s) below.

This Authorization expires three months from the date hereof.

| AUTHORIZING SIGNATURES | | | |
|------------------------|------|----------|------|
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| | | | |
| | | | |
| Borrower | Date | Borrower | Date |

ADDITIONAL NOTICES

This notice applies for CONVENTIONAL AND VA LOANS:

Privacy Act Notice Statement: This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor under the agency's program. It will not be disclosed outside the agency without your consent except as required and permitted by law. You do not have to give us this information, but if you do not, your application for approval as a prospective mortgagor may be delayed or rejected. This information request is authorized by Title 38, USC Chapter 37 (if VA); seq., and Title 42, USC, 1471 et seq., or 7 USC, 19211 et seq. (if USDA/FMHA).

This notice applies for FHA LOANS:

Notice Borrowers: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has as right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA 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.