



CONSUMER AUTHORIZATION



I hereby grant permission to the Bank (First Banks, Inc., its subsidiary banks, and family of financial companies affiliated through common ownership) to obtain any and all information deemed necessary to process my loan application. This information includes, but is not limited to, my past and present employment status, my deposit accounts, my past and present consumer credit record, and my mortgage and rent payment record. I further grant permission for a copy of my application to be forwarded to the credit bureau to assist in preparation of my credit report.

I also grant the Bank permission to use a photographic copy of this form containing my signature to obtain any information regarding the items mentioned above. For applications to purchase real estate, I further acknowledge a copy of my loan commitment may be sent to the Real Estate agents involved in this transaction. This authorization will remain in effect for ninety (90) days after the date shown below.

I authorize the Bank to share information obtained from third parties at its discretion, including but not limited to credit reports, deposit account activities or loan payment histories provided to them from another institution, with and between the Bank's affiliates or holding company.

Signature _____ Date _____

Signature _____ Date _____

Signature _____ Date _____

Signature _____ Date _____

Appraisal Notification: You have the right to a copy of the residential appraisal report used in connection with your application. If you wish for a copy, please write to us at the address below or to the lender that accepted your application. We must receive your written request no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, please provide us with the following information: name, address, amount of loan, appraised property address, and the location of the Bank office where you applied for your loan.

Inaccurate Credit Bureau Information: The Consumer Credit Reporting Reform Act of 1996 prohibits any bank from furnishing information to a credit bureau that it knows is inaccurate. In the event you discover the Bank has provided inaccurate information to a credit bureau and you want the Bank to correct the inaccuracy, please send a written statement describing the inaccuracy to the following address:

First Bank d/b/a First Bank Mortgage
1 First Missouri Center
St. Louis, MO 63141
(800) 876-5566

Privacy Act Notice: The information to be obtained will be used by the Bank and any federal agency insuring, guaranteeing or purchasing the loan to determine whether you qualify as a prospective borrower under the lender's and the agency's underwriting standards. The information will not be disclosed outside the Bank and the federal agency without your consent except to the person or company verifying the information including, but not limited to, your employer, bank, lender and any other credit reference as needed to verify other credit information and as permitted by law. The information we will obtain is authorized by Title 38, U.S.C., chapter 37 (if VA); and Title 12 U.S.C. Section 1701 et seq. (if HUD/FHA)