

## **CREDIT AUTHORIZATION/EMPLOYMENT & DEPOSIT VERIFICATION**

1. To all consumer reporting agencies and all creditors and depositories of the undersigned: Please be advised that the undersigned, and each of them, has made application to Celtic Bank Corporation, 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 lender or agent or employee thereof, of the undersigned's indebtedness or to third parties.
  
2. In addition, the undersigned, and each of them, hereby authorizes lender to disclose to any third party, or agent or employee thereof, information regarding the deposit or credit experiences with any of the undersigned.
  
3. To all past and present employers of the undersigned: The undersigned, and each of them, hereby authorizes you to provide past or present employment verifications.
  
4. A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

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Signature of Borrower

Date

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Borrowers Social Security Number

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Signature of Co-Borrower

Date

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Co-Borrowers Social Security Number

