



FARM CREDIT SERVICES OF HAWAII, ACA
Federal Land Bank Association of Hawaii, FLCA
Hawaii Production Credit Association

AUTHORIZATION TO OBTAIN AND RELEASE INFORMATION

This Authorization To Obtain and Release Information binds me and any entity I have the power to bind (e.g., trust, corporation, limited liability company, or partnership). "Association" means Federal Land Bank Association of Hawaii, FLCA, and Hawaii Production Credit Association. "Loan" means the loan I am applying for with Association and, if made, the loan made. "Collateral" means the property securing or proposed to secure the Loan.

(a) Association may make inquiries and gather information that Association feels is necessary or reasonable concerning me, my credit, and the Collateral in connection with the Loan. Some of the things (among other things) which Association may do are to: check my credit and employment history, make credit inquiries, verify employment, obtain credit reporting agency reports (including credit reports and investigative credit reports), and appraise or obtain appraisals and title reports on, and conduct due diligence on, the Collateral. Association may disclose or provide information and materials about me (including my character, credit standing and property), the Loan, the Collateral, and the transaction to be financed by the Loan to those persons who need to know that information or need to have such materials to provide services, information or materials to Association to allow it to consider my Loan application, e.g., to appraisers, credit reporting agencies, financial institutions, employers, business associates, credit references, current and former creditors, and escrow and title companies. Such information and materials may include, without limitation, my personally identifiable information, the identity of the Collateral, and any contract I have regarding the Collateral. Anyone receiving a request for information or materials from Association in connection with the Loan is authorized and instructed to provide such information and materials to Association.

(b) This Authorization shall remain effective until my loan application is denied or withdrawn or, if my loan is approved and made, until my loan is repaid to Association (in full according to the terms of my loan documents) and I owe no further or other amount of money in connection with the Loan.

(c) This Authorization applies whether the information is solely about me or is joint information covering me and anyone else. The words "Association may" in this document means Association has the power and authority to do what follows those words. Association may do any of the things in this Authorization not only once but as many times and from time to time as Association deems reasonably necessary.

(d) Association may keep my original loan application and all credit reports (consumer reports) and verifications, even if the loan is not approved or my application is withdrawn, and such material need not be returned or given to me.

(e) This Authorization cannot be revoked (cancelled) or changed, in whole or in part.

(f) I authorize Association to reproduce this form as many times as necessary and to provide copies of this Authorization to any credit reporting agency, financial institution, title or escrow company, (former or current) creditor or credit reference, and (former or current) employer, potential loan participant, business associate or other appropriate recipient (whether by photocopy, facsimile copy, email or other reproduction). A copy of this form is as effective as the original.

(g) I agree, consent, authorize and instruct as set forth in this Authorization To Obtain and Release Information.

 (Signature)

 (Date)

 (Name, Typed or Printed)

 (Signature)

 (Date)

 (Name, Typed or Printed)

