

**AUTOMATED UNDERWRITING SERVICE
ACKNOWLEDGE AND AGREEMENT**

I, each of the persons signing below, agree that my mortgage loan application may be reviewed by the Federal Home Loan Mortgage Corporation Loan Prospector automated underwriting service (Freddie Mac / Loan Prospector) to assist in processing my application. I authorize the lender to whom I have presented my application, any agent or successor-in-interest of my lender, any lender which is considering purchasing my loan or the servicing of the loan and Freddie Mac / Loan Prospector to obtain copies of my credit reports and any other information about me they may require to process my application or to review my loan in with a potential sale. I also agree that the foregoing lenders and Freddie Mac / loan Prospector may use the information about me to assess and improve the effectiveness and accuracy of their underwriting procedures and requirements.

APPRAISAL NOTICE

I, each of the persons signing below, have been advised that I have the right to a copy of the appraisal report if one is used in connection with this application for credit. In order to obtain a copy, I must send a written request to The First State Bank, 660 Central Avenue, Barboursville, WV 25504. The First State Bank must receive my request no later than 90 days after either notification of the action taken on my credit application or my withdrawal of the application.

_____	_____	_____
Applicant's Name	Signature	Date
_____	_____	_____
Applicant's Name	Signature	Date
_____	_____	_____
Applicant's Name	Signature	Date
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