Credit Authorization

1. To all consumer-reporting agencies and to all creditors and depositories of the undersigned:

Please be advised that the undersigned, and each of them, has made application to:

Land & Property Investment Mortgage

requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide credit report and/or a disclosure to Lender or any agent or balance. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Lender or to third parties.

2. In addition, the undersigned, and each of them, hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with any of the undersigned.

3. 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.

_____ _____

Borrower Date Co-Borrower Date

LAND & PROPERTY INVESTMENT, INC.

SAN FRANCISCO, 19TH AVE., OFFICE
TEL 415.731.0303 **FAX** 415.759.3616
2121-19th Ave., Suite 103
San Francisco, CA 94116
www.lpirealtor.com

SEATTLE OFFICE
TEL 425.688.3003 **FAX** 206.457.1934
40 Lake Bellevue Dr., Suite 100
Bellevue, WA 98005

SACRAMENTO OFFICE
TEL 916.565.7696 **FAX** 916.914.1704
777 Campus Commons Rd., Suite 200
Sacramento, CA 95825