

## **Sample Authorization to Release Information**

If you are working with a credit counselor, you will likely need to provide authorization for your lender or servicer to release information to them.

Send all letters by certified mail and keep the receipt.

Caution: The letter provided is for illustration only; you must compose your own letter; this is only to show you what one might look like. The accompanying Request for Loan Information is based on a sample provided by the National Consumer Law Center.

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TO: Giant Mortgage Company  
[Address]  
Attention: Loss Mitigation Department

RE: Account No: 1234567  
Borrowers: George and Wanda Borrower  
Property Address: [Address]

### **AUTHORIZATION TO RELEASE INFORMATION**

Dear Sir or Madam:

This is to authorize you to release any and all information concerning our account to the (insert the name of a HUD certified counseling agency) at their request. It is assisting us with a plan to resolve our mortgage delinquency. This authorization is valid until specifically revoked by us in writing to you. Therefore, you may release additional information to (insert the name of a HUD certified counseling agency) in the future without our further authorization.

We further authorize you to discuss our case with (person A) or (person B). They are working to help us address our financial problems and to propose a loss mitigation plan.

Please also fill out the enclosed Request for Loan Information which accompanies this letter. Return it to (person A) by fax (502-555-0000) no later than Friday, April 4, 2008.

Thank you for helping us.

Sincerely,

George and Wanda Borrower  
Phone: [Phone Number]

**REQUEST FOR LOAN INFORMATION  
FROM LOAN SERVICER  
(This Form Provided by the National Consumer Law Center)**

Borrower(s) \_\_\_\_\_  
Loan #: \_\_\_\_\_

Address \_\_\_\_\_

**Pursuant to the attached authorization by the borrower, please supply the following information about the above referenced account. The information will be used to help the borrower propose a loss mitigation plan, if possible.**

Mortgage Investor: \_\_\_\_\_

Investor Loan #: \_\_\_\_\_

Mortgage Insurance Company: \_\_\_\_\_

**Loan Payment Info:**

Current Interest Rate: \_\_\_\_\_ %

Monthly Principal & Interest Payment: \_\_\_\_\_

Monthly Escrow Payment: \_\_\_\_\_

Total Monthly Mortgage Payment: \_\_\_\_\_

**Amount of Arrears:**

Due for (Earliest unpaid installment): \_\_\_\_\_

Late Charges Due: \_\_\_\_\_

Foreclosure Fees & Costs Due:  
(itemize all charges) \_\_\_\_\_

Other Unpaid Charges: \_\_\_\_\_

Balance in Suspense Account: \_\_\_\_\_

TOTAL ARREARS (as of \_\_\_\_\_) \$ \_\_\_\_\_

**Total Balance Due on Loan:**

Unpaid Principal Balance: \_\_\_\_\_

Past Due Interest: \_\_\_\_\_

Unpaid Escrow: \_\_\_\_\_

**TOTAL AMOUNT DUE ON LOAN (PAY-OFF)**  
(as of \_\_\_\_\_) \$ \_\_\_\_\_

Per Diem Interest: \_\_\_\_\_

Date of Most Recent BPO/Appraisal: \_\_\_\_\_ Value: \_\_\_\_\_

Other Comments:

**FORECLOSURE STATUS:** \_\_\_\_\_

**SALE DATE (IF SCHEDULED):** \_\_\_\_\_