

We warrant and confirm that the information provided to Invis Inc. ("you") by us in the mortgage application form is true and correct and we understand that it is being used to determine our credit responsibility. You are authorized to obtain any further information you may require relative to this application from any sources to which you may apply and each such source is hereby authorized to provide you with such information.

You are further authorized to disclose to any other lender, credit bureau, insurer, or insurance agent such personal and financial information, as you consider appropriate.

We agree to indemnify you against and save you harmless from any and all claims in damages or otherwise arising from such disclosure on your part.

We agree to pay all applicable legal, property appraisal, registration fees and expenses incurred in connection with this mortgage application.

You are also authorized to retain the application whether or not the relative mortgage is approved.

We acknowledge that Invis Inc. may be paid a referral fee from the mortgage lender for placement of this mortgage.

We also acknowledge that we may make application for life, disability and/or critical illness insurance coverage for the debt secured by the mortgage and/or the payments under the mortgage.

---

Date

---

Date