





**AUTHORIZATION:**

I/We, the undersigned, hereby retain **Mortgage Banking Expert Services, LLC**, (“**MBES**”) to act as a consultant to me/us by agreeing to review my/our loan file and any other documents submitted with this **BORROWER EXPLANATION FORM** (“**BEF**”). I/We understand that our check of \$275.00 that accompanies this BFE is only to cover a complete review of the file and documents submitted and an oral consultation with the appropriate **MBES** staff member. Should I/we desire a written report, I/we may request one after the oral consultation, at which time I/we will tender another \$200 to **MBES** for such a report.

**MBES** and its staff understand and agree that, other than if compelled by law, all information disclosed by Borrower(s) will, at no time or under any circumstances, directly or indirectly, be divulged, disclosed or communicated to any third party, nor will **MBES** or its staff or use Borrower(s) information for its own benefit, without the prior written permission of Borrower(s).

Upon completion of the consultation with Borrower(s), **MBES** will return all information and documents received from Borrower(s) directly to Borrower(s), though Borrower(s) may send written instructions to forward such information and/or documents to any third party, such as legal counsel, of their choice. **MBES** shall not be responsible for the security of Borrower’s information and documents once said information and/or documents is mailed by **MBES**, pursuant to the written instructions of Borrower(s).

**BORROWER(S) UNDERSTAND AND AGREE THAT MBES DOES NOT RENDER LEGAL ADVICE, BUT WILL SUGGEST AREAS OF POSSIBLE LEGAL INQUIRY FOR YOUR LEGAL COUNSEL. ALSO, PLEASE DO NOT SEND ORIGINAL DOCUMENTS AS MORTGAGE BANKING EXPERT SERVICES, LLC WILL NOT BE RESPONSIBLE FOR THEIR SAFE KEEPING.**

Agreed this \_\_\_\_ day of \_\_\_\_\_, 20\_\_ at \_\_\_\_\_

By: \_\_\_\_\_

By: \_\_\_\_\_