

**NATIONAL MORTGAGE DATA REPOSITORY
RELEASE OF RECORDS CONSENT FORM**

What is the National Consumer Law Center (NCLC)?

The National Consumer Law Center (NCLC) is a non-profit organization dedicated to helping consumers and their advocates to assure justice for vulnerable, low-income Americans.

Why is NCLC interested in collecting information about my mortgage?

NCLC and researchers from the University of Connecticut are creating the *only* national database of information on mortgage loans and lending practices. It will be called the “National Mortgage Database Repository.” We are gathering loan information from individuals and organizations to enter into our database. Researchers and others will use this information to better understand predatory mortgage lending.

How will my privacy be protected?

NCLC will institute stringent controls designed to maintain the confidentiality of any personal identifying information (and your zip code). Personal identifying information is defined as your name, Social Security Number, date of birth, loan account number, street address, and city or town of residence.

Any paper documents you provide will be stored in locked cabinets with restricted access. Electronic information, including the database itself, will be kept on a secure server. When the documents are no longer needed, they will be destroyed. All paper copies will be shredded, and electronic documents will be permanently erased. Your personal identifying information will not be disclosed to anyone other than those parties authorized under this release, or pursuant to a court order or subpoena.

I, _____, hereby expressly authorize
(PRINT YOUR NAME)

_____ to release to NCLC the following
(PRINT ATTORNEY/COUNSELOR/ORGANIZATION NAME)

documents relating to my mortgage loan(s):

- Loan Application(s)
- Good Faith Estimate(s)
- Truth-in-Lending (TILA) Disclosure(s)
- HUD-1 &/or HUD-1A Settlement Statement(s)
- Loan Note(s)
- Loan Note Rider(s)
- Mortgage(s)—only needed when the Loan Note is not present
- Mortgage Rider(s)—only those that pertain to pricing
- Notice(s) of Right to Cancel
- Arbitration Agreement(s)
- Credit Report (s)

This release applies only to the above listed documents. I understand that the documents will be available to the staff of NCLC and of any nonprofit organization that NCLC later creates to maintain its National Mortgage Data Repository, and to certain University of Connecticut researchers as authorized by NCLC.

SIGNATURE

DATE