

Borrower Designation of Representation

Under Civil Code § 2923.5 & Authorization to Release Information (“Designation and Authorization”)

Borrower(s) _____
Property _____
Loan No: _____
Social Security Number: _____

The undersigned Borrower(s) understand(s) that California Civil Code § 2923.5(f) permits Borrower(s) to designate a HUD-certified housing counseling agency, an attorney, or other advisor to discuss options for the Borrower(s) to avoid foreclosure.

The undersigned Borrower(s) designate _____ to act as Borrower(s) authorized agent to speak directly to CFCU or its authorized agents on behalf of Borrower(s) in order to assess Borrower(s) financial situation and discuss options that may be available to Borrower(s) to avoid foreclosure of the property as well as any related matters, including but not limited to Borrower(s) financial condition, Borrower(s) delinquency information, Borrower(s) loan and credit history, information regarding Borrower(s) loan and any and all Borrower(s) financial information, (collectively referred to as “**Borrower Information**”)

The Designated Representative’s contact information is as follows:

Telephone Number: _____
Email: _____
Address: _____

The Designated Representative is (check at least one)

____ HUD Certified Housing Counselor or Counseling Agency
____ Licensed California Attorney
____ Other Advisor _____ (specify type)

The undersigned Borrower(s) authorize CFCU or its authorized agents to release to the Designated Representative any and all Borrower Information.

In accordance with the foregoing designation and authorization, the undersigned Borrower(s) waive(s) any claim whatsoever that the release of the Borrower Information to Borrower(s)’ Designated Representative or that any communications by CFCU or its authorized agents with Borrower(s) Designated Representative about Borrower(s) is a violation of Borrower(s)’ privacy rights or any rights of Borrower(s) whatsoever.

The undersigned Borrower(s) understand(s) that while CFCU will explore the options available to Borrower(s) to avoid foreclosure; CFCU is under no obligation to offer any foreclosure avoidance options to Borrower(s) and that CFCU reserves the right to accept or deny any request for foreclosure avoidance by Borrower(s) or Borrower(s) Designated Representative in CFCU’s sole and absolute discretion.

CFCU or its authorized agents may rely on this Designation and Authorization when a signed original or copy is received by CFCU or its authorized agents by any means including mail, facsimile or e-mail.

Where there is more than one Borrower, this form may be signed in counterparts.

This Designation and Authorization shall continue unless and until expressly revoked by the undersigned Borrower(s).

Borrower's signature
Print Name:

Date

Borrower's signature
Print Name:

Date

Please forward this request directly to Chevron Federal Credit Union at P.O. Box 2069, Oakland, CA 94604