



**KWIK MORTGAGE CORPORATION POWER OF
ATTORNEY ACKNOWLEDGMENT REFINANCE
LOAN TRANSACTION**

By signing below, I understand and acknowledge that I am choosing to use a Power of Attorney to consummate my refinance loan transaction with Kwik Mortgage Corporation. I have voluntarily, without undue influence, selected a true and lawful attorney-in-fact ("Agent") who will act on my behalf. I understand and acknowledge that my Agent has been granted full power and authority to consummate my refinance loan transaction. I further understand that the Power of Attorney I executed will grant my Agent the authority to commence the following on my behalf:

- Borrow money from Kwik Mortgage Corporation;
- Encumber real property with a mortgage lien; and,
- Execute all necessary documentation to complete the refinance loan transaction.

I acknowledge I have received my final Closing Disclosure and further acknowledge the following:

- A representative from Kwik Mortgage Corporation has contacted me by phone to explain the final loan terms stated on my final Closing Disclosure;
- I fully understand the loan terms stated on my final Closing Disclosure; and,
- After having the opportunity to discuss the loan terms stated on my final Closing Disclosure with a representative from Kwik Mortgage Corporation, I wish to continue with my refinance loan transaction while using a Power of Attorney.

Borrower Signature

Date