



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

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

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 Spectrum Credit Union at P.O. Box 2069, Oakland, CA 94604-2069*