

**OSSINING MICRO FUND, INC.
P.O. BOX 4010
OSSINING, NY 10562**

AUTHORIZATION & RELEASE

Dear Loan Applicant:

You have asked the Ossining Micro Fund, Inc. (“OMF”), a not-for-profit, all volunteer organization, to consider your application for a non-interest bearing loan. Before we do, we ask that you sign this letter to acknowledge that neither the OMF nor its volunteers will have any legal liability because our efforts didn’t work out the way we hoped.

You agree that OMF volunteers may:

- speak with and obtain information about you that is relevant to your loan application from the individuals whose names you provide to us as references;
- contact any individual or business you owe money to if we believe such action might result in improving your overall financial situation.

Your privacy is very important and we are committed to protecting information we obtain from unauthorized use. We will make reasonable efforts to protect that information. However, no efforts can be 100% guaranteed. But, if you ever believe that your information has become unprotected, please notify us immediately.

We sincerely appreciate your signing this letter as a condition of the OMF considering your application.

Loan Applicant’s Signature

Date: _____

Loan Applicant’s Name (Please Print)