

**CLS MORTGAGE, INC.  
920 N. ARGONNE SUITE #110  
SPOKANE VALLEY, WA 99212  
(509) 928-6545/FAX (509) 928-6764**

July 15, 2010

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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

RE: Borrower:  
Property address:  
City, State Zip:

Dear Appraiser:

United General Mortgage Corporation will assign this appraisal to CLS Mortgage, Inc. upon funding. In accordance with Washington State securities laws, CLS Mortgage, Inc. needs your authorization to include the above referenced appraisal in a loan proposal or specific offering circular to be delivered to prospective investors.

Please sign the attached authorization letter and return in the enclosed envelope. If you have any questions, please call me or Heather Dreves at (509) 928-6545.

Thank you for your timely consideration in this matter.

Sincerely yours,

CLS MORTGAGE, INC.

\_\_\_\_\_

Enclosures

Date: \_\_\_\_\_

TO: Heather Dreves  
CLS Mortgage, Inc.  
920 N. Argonne Suite #110  
Spokane Valley, WA 99212

RE: Consent to Use Appraisal

Dear Mrs. Dreves:

CLS Mortgage, Inc. hereby has my authorization to use appraisals, which I have prepared in loan proposals and/or Specific Offering Circulars.

I understand that a variety of other lenders and/or assignees of CLS Mortgage, Inc. may use said appraisal to make decision to fund or purchase loans.

Additionally, I understand and agree CLS Mortgage, Inc. may file this consent form with the State of Washington Department of Licensing Securities Division.

Sincerely,

\_\_\_\_\_

By: \_\_\_\_\_  
\_\_\_\_\_  
Supervisory Appraiser, If Applicable

\_\_\_\_\_  
Appraisal Firm

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State Zip