

BORROWER AUTHORIZATION TO OBTAIN CREDIT REPORT

Credit Report Authorization Form



Borrower Name:

Loan Number:

Subject Property Address (if multiple, please list each):

I authorize _____, to obtain a tri-merged consumer credit report for mortgage purposes only.

I understand that the Lender intends to use the credit report for the purposes of confirming my residency address, verifying other credit information, including past and present mortgages, and evaluating whether my income is eligible to support the mortgage loan for which I have applied.

I understand that in conjunction with the tri-merged credit report that the Lender may ask me to verify past and present employment earnings records, bank accounts, stockholdings, and any other asset balances that are needed to process the mortgage loan application.

I understand that the credit report obtained is to be used solely in the processing of the mortgage loan application and that this information may only be shared with other agencies that have a direct connection with the processing of the mortgage loan application.

I understand that credit inquiries have the potential to impact my credit score.

It is understood that this tri-merged credit report will be retained on file by the Lender along with all other loan application documents.

This authorization expires 120 days from the date indicated below.

FEDERAL EQUAL CREDIT OPPORTUNITY ACT:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, Texas 77010

By signing below, I acknowledge that the Lender was authorized to obtain my tri-merged consumer credit report.

Borrower Signature:

Date