

**Borrower Authorization To Obtain Credit Report
Credit Report Authorization Form**

Guarantor: _____

Loan Number _____

Co-Guarantor: _____

Date: _____

Property Address: _____

I/We authorize Loan Concierge, to obtain a tri-merged consumer credit report through Third Party Credit Services.

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

I/We understand that in conjunction with the tri-merged credit report that Third Party Credit Services may ask me/us 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/We understand that 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/We understand that credit inquiries have the potential to impact my/our credit score. It is understood that this tri-merged credit report will be retained on file by Loan Concierge along with all other loan application documents. This authorization expires 120 days from the date indicated below.

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/We acknowledge that Loan Concierge was authorized to obtain my/our tri-merged consumer credit report.

By signing below, signor acknowledges that Loan Concierge is a service provider acting on behalf of Lender/Broker. Furthermore, signor provides Consent and Authorization to Loan Concierge, together with its Lender/Broker successors and/or assigns to provide signor with any authorizations, agreements, disclosures, notices, documents, and/or other information in connection with signor's mortgage loan transaction.

Guarantor: _____

Date: _____

Co-Guarantor: _____

Date: _____

Guarantor Signature: _____

Co-Guarantor Signature: _____