



Borrower Authorization

Date:

Borrower 1

First Name: Last Name:..... DOB:..... SS#:.....

Address:

Your signature:

Borrower 2

First Name: Last Name:..... DOB:..... SS#:.....

Address:

Your signature:

I authorize and permit Credit Checker (“Lender”), in its own name or using any trade, assumed or fictitious (“doing business as” or “DBA”) name, and Lender’s designees, agents, brokers, participating lenders, vendors, affiliates and representatives (“Lender Party” or “Lender Parties”), to (a) verify my past and present credit and background history; and (b) order a (“hard” or “soft”) consumer credit report, business credit report (if applicable) and/or background check, including an investigative consumer report (any such report, a “Consumer Report”), on me.

I also authorize and permit Lender and each Lender Party to share Credit Reports on me (or any information extracted from a Credit Report) to Lender’s or any Lender Party’s financing sources and providers, loan buyers, brokers, and participating lenders and representatives, and each such party’s successors, assigns, potential successors and assigns, affiliates, designees, agents, representatives and vendors.

I also authorize and permit Lender and each Lender Party to obtain updated credit and background verifications and information, and order updated Credit Reports, on a periodic basis pursuant to Lender’s internal policies.

I understand and acknowledge that neither Lender nor any Lender Party shall be responsible for any information, including any negative findings, which may be contained in a Credit Report. I release Lender, all Lender Parties, including its respective employees, officers and owners, from any and all liability for furnishing such information and conducting such an investigation.

I understand that Credit Reports, and any information extracted from a Credit Report, will only be used to in connection with the loan/credit for which I am applying.

A photocopy, scan or facsimile copy of this Authorization to Obtain Consumer and Credit Reports and Release shall be treated as though it were the original.

I understand that, pursuant to the federal Fair Credit Reporting Act, if any adverse action is to be taken based upon any Credit Report, upon my request a copy of the report and a summary of the applicable consumer’s rights will be provided to me.

This authorization and release shall remain in full force and effect until such time as it is revoked or amended by me in writing.