

# BORROWER AUTHORIZATION TO OBTAIN CREDIT REPORT

## Credit Report Authorization Form

Borrower: \_\_\_\_\_ Loan Number: \_\_\_\_\_

Co-Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Property Address: \_\_\_\_\_

I/We authorize \_\_\_\_\_ (Loan Origination Company Name),  
to obtain a tri-merged consumer credit report through \_\_\_\_\_

I/We understand that \_\_\_\_\_ 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 \_\_\_\_\_ 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 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 understand that this tri-merged credit report will be retained on file by \_\_\_\_\_ 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

During the application interview on \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_, verbal authorization was given to \_\_\_\_\_ to obtain a tri-merged credit report.

\_\_\_\_\_ requested a credit report on \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Credit report # \_\_\_\_\_ was obtained on \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**By signing below, I/We acknowledge that \_\_\_\_\_ was authorized to obtain my/our tri-merged consumer credit report.**

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

\_\_\_\_\_  
Co-Borrower: \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_  
Loan Originator: \_\_\_\_\_ NMLS # \_\_\_\_\_