

BORROWER AUTHORIZATION TO OBTAIN CREDIT REPORT

Credit Report Authorization Form

Borrower: _____ Loan Number: _____

Co-Borrower: _____ Date: _____

Property Address: _____

I/We authorize _____ Fort Knox Financial and its bank partners, to obtain a tri-merged consumer credit report through **Transunion, Equifax and Experian**

I/We understand that Fort Knox Financial and its bank partners, 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 Fort Knox Financial and its bank partners 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 Fort Knox Financial and its bank partners, 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 # _____