

AUTHORIZATION TO OBTAIN CREDIT INFORMATION

I hereby authorize the CHOEDC to:

- Pull my credit report to review my credit file for housing counseling in connection with my pursuit of a loan to purchase real property, budget and credit management, in assistance with my housing counseling goals;
- Pull my credit report and review my credit file for informational inquiry purposes; and,
- Obtain a copy of the HUD-1 settlement statement when I purchase a home from the lender who made me a loan or the title company that closed the loan.
- Provide information to lenders and government agencies in connection with our application for mortgage financing. Such information includes, without limitation, credit history, employment history and income, tax returns, account information, and information regarding the property being purchased.
- Contact me at telephone numbers provided on Intake application.
- Verify my past and present employment earnings record, bank account, stock holdings, and other assets balances that are needed to process my application. I further authorize the CHOEDC to order a consumer credit report and verify other credit information, including past and present landlord references.

The information the CHOEDC obtains is only to be used in the processing of my application and can be shared with various agencies that fund the CHOEDC Partnership programs.

To establish “proper identification”, as required by the Fair Credit Report Act, please complete the following identifying information and supply the consumer interviewer with two (2) pieces of proper identification. It is understood that a photocopy of this form will also serve as authorization.

Name: _____

Birth Date: _____ Social Security #: _____

Phone #: (____) _____

Current Address: _____

City: _____ State: _____ Zip Code: _____