

Credit Authorization

1. To all consumer reporting agencies and to all creditors and depositories of the undersigned:

Please be advised that the undersigned and each of them, has applied for a mortgage loan from **Ownit, LLC**. Therefore, the undersigned and each of them, hereby authorizes you to provide a credit report and/or a disclosure to **Ownit, LLC** or any agent or assignee. The undersigned also authorizes you to disclose deposit or credit experiences with the undersigned to **Ownit, LLC**, assignees and/or to third parties.

2. In addition, the undersigned and each of them, hereby authorizes **Ownit, LLC** to disclose to any third party or any agent or employee thereof, information regarding the deposit and/or credit experience with any of the undersigned.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.
4. A copy of this authorization may be accepted as an original.

Borrower _____ Date _____

Co-Borrower _____ Date _____