

VERBAL AUTHORIZATION TO PULL BORROWER'S CREDIT

I, _____ have been given verbal authorization to pull and review a full credit report for _____ on _____.

With the borrower's permission, the credit report was pulled and reviewed prior to the borrower(s) signing a complete application.

The reason I received verbal authorization was:

The borrower(s) do not have a property address at this time. Therefore, RESPA was not initiated and early disclosures were not required. If this borrower does find a property, initial disclosure will be sent within 3 business days of loan application.

The borrower(s) loan application was completed via phone, mail, internet or fax and the initial disclosures including the "Borrowers Authorization" will be sent within 3 business days of loan application.

Other: _____

If more than one borrower is listed above, I have spoken with each borrower.

Broker Name _____

Broker Signature _____

Broker NMLS# _____