

CREDIT REPORT AUTHORIZATION FORM

Authorization is hereby granted to Spectra Mortgage Corporation to obtain a tri-merged consumer credit report through a credit-reporting agency chosen by Spectra Mortgage Corporation. I understand and agree that Spectra Mortgage Corporation intends to use the consumer credit report for the purposes of evaluating my financial readiness to buy a home.

I understand that this tri-merged credit report will be retained on file at the Spectra Mortgage Corporation. I/We hereby authorize Spectra Mortgage to provide the credit report and/or disclosure to any Lender, agent, or assignee. I/We also authorize Spectra Mortgage to disclose deposit and/or credit experiences with the undersigned to the Lender or to third parties. Furthermore, I understand that, should I choose to apply for financing through Spectra Mortgage, a revised credit report may be required.

Authorization is further granted to the credit-reporting agency to use photographic or carbon copy reproduction of this form if required to obtain any information necessary to complete my consumer credit report.

SIGNING BELOW GRANTS PERMISSION FOR THE RELEASE OF FINANCIAL INFORMATION TO THE CREDIT REPORTING AGENCY AND GRANTS PERMISSION FOR SPECTRA MORTGAGE CORPORATION TO OBTAIN A COPY OF MY CREDIT REPORT.

Borrower's Name (Printed)

Date of Birth

Borrower's Social Security Number

Borrower's Present Address: _____

Borrower's Signature

Date

Co-Borrower's Name (Printed)

Date of Birth

Co-Borrower's Social Security Number

Co-Borrower's Present Address: _____

Co-Borrower's Signature

Date

