

CREDIT AUTHORIZATION

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To all consumer reporting agencies and to all creditors, depositories, landlords and employers of the undersigned:

Please be advised that the undersigned has made application to _____ requesting an extension of credit. Therefore, the undersigned, hereby authorizes you to disclose your deposit, employment or credit experiences with the undersigned to Lender or to third parties.

In addition, the undersigned hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit, employment or credit experience with any of the undersigned.

A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

Borrower

Social Security Number

Borrower

Social Security Number

DATE