

Horizontal Mortgage Lending

Authorization To Pull Credit Report

Borrower:

Name Social Security # DOB

Address City, State, Zip

Co-Borrower:

Name Social Security # DOB

Address City, State, Zip

I/we, hereby give my/our consent to have Horizontal Mortgage Lending obtain a consumer credit report and verify other credit information.

I/we, hereby authorize Horizontal Mortgage Lending, to use my Credit Card information below to pull a consumer credit report from a credit reporting agency for the purpose of securing a loan or for the purposes of checking credit scores on my/our behalf. I/we understand there is a charge for this service and will be charged appropriately to my/our credit card at the time the credit report is pulled. There is no refund once report is pulled.

Credit Card # _____

Type of Credit Card: VISA, Master, AMEX, other _____

Expiration _____ 3 digit code on the back of card _____

Billing address for Credit Card _____

Name on the Credit Card _____

Signature Date Signature Date

Horizontal Mortgage Lending

Consent to Receive Communications Electronically

The following disclosures are required by the federal Electronic Signatures in Global and National Commerce Act (“ESIGN”). In order for you to receive Communications electronically in connection with your residential mortgage application, you must consent to National Mortgage Service, Inc. providing you these Communications electronically.

Your consent to receive electronic Communications includes but is not limited to: loan documents, disclosures, and the appraisal report. By providing your email address and your signature below, you consent to receiving Communications by email. Each borrower must provide this form even if all borrowers may share the same email address.

How to Withdraw Consent. You may withdraw your consent to receiving Communications electronically, at no charge to you, by calling 310 684 3933

How to Update Your Records. It is your responsibility to provide us with true, accurate, and complete e-mail address, contact, and other information related to this disclosure and your residential mortgage application, and to maintain and update promptly any changes in this information. You can update information by calling 310 684 3933

Hardware and Software Requirements. In order to access, view, and retain electronic Communications that we make available to you, you must have:

- A computer with Internet connectivity, sufficient storage space, and a supported Internet browser capable of 128-bit encryption;
- A supported PDF viewer, such as the current version of Adobe® Reader® (www.adobe.com/reader) and a browser that can print PDF documents;
- A valid e-mail address including an account with an e-mail service provider compatible with your e-mail software.

Date:

Borrower Name:

Borrower's Signature:

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower		2. Name and address of Lender/Broker Horizontal Mortgage Lending 5318 2nd St # 575 Long Beach, Ca 90803	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through **Horizontal Mortgage Lending**_____. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **Horizontal Mortgage Lending**_____ reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
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.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through **Horizontal Mortgage Lending**_____. As part of the application process, **Horizontal Mortgage Lending**_____ and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to **Horizontal Mortgage Lending**_____ and to any investor to whom **Horizontal Mortgage Lending**_____ may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. **Horizontal Mortgage Lending**_____ or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower

Date

Co-Borrower

Date