



T & I Credit Union

Where Tradition and Innovation Come Together

AUTHORIZATION TO OBTAIN CREDIT INFORMATION

I hereby grant permission to you to obtain any and all information you deem necessary to process my mortgage application. This information will include but is not limited to my past and present employment status, my deposit accounts, my past and present consumer credit record, and my mortgage and rent payment record.

I also grant you permission to use a photographic copy of this form containing my signature to obtain any of the information regarding the items named above.

This authorization will remain in effect for ninety days after the date shown.

Authorized Signature

Date

Authorized Signature

Date

Privacy Act Notice: The information to be obtained will be used by the lender and any federal agency insuring, guaranteeing, or purchasing the mortgage to determine whether you qualify as a prospective buyer under the lender's and the agency's guidelines and underwriting standards. The information will not be disclosed outside the lender and federal agency without your consent except to the person or company verifying the information including but not limited to your employer, bank, lender, or any other credit reference as needed to verify other credit information and as permitted by law. You do not have to give us this information, but if you do not, your mortgage loan application may be delayed or rejected.

The information we will obtain is authorized by Title 13, Chapter 37 U.S.C. (if VA), and 12 U.S.C., Section 1701 (if HUD/FHA).