

CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize and instruct **Northwestern Regional Housing Authority** (hereinafter “NWRHA”) to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by NWRHA. I understand and agree that NWRHA intends to use the credit report for the purpose of evaluating my financial readiness to purchase a home and/or to engage in post-purchase counseling activities.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to NWRHA in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection with determining my ability to obtain a loan, I
___ authorize
___ do not authorize

NWRHA to share with potential mortgage lenders and/or counseling agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying NWRHA in writing.

Primary Client’s Name (Print)

Additional Client’s Name (Print)

Client’s Signature

Client’s Signature

Social Security Number

Social Security Number

Date

Date

At least two (2) years of address history:

*Please Note that Northwestern Regional Housing Authority does not routinely search for lenders on prospective buyers’ behalf. The above authorization should not be taken as indication that such a service is available. Certain programs may involve specific lenders, and prospective clients of other lenders may invoke their permission granted above to facilitate their own efforts. Not all assistance types offered by NWRHA require a credit report and we will not pull one for every case.