

## Credit Authorization

AUTHORIZATION AND RELEASE TO OBTAIN PERSONAL CREDIT INFORMATION By signing below, the undersigned hereby authorizes ROC Financial Solutions. (“consultant” or “lending affiliate”) to obtain “consumer reports” and/or “investigative consumer reports” about me from any consumer reporting agency and/or bureaus, including commercial credit agencies or bureaus, that creditor may choose to use and to consider such reports when making any credit decisions regarding my credit application, extension of credit, or with respect to any extension or modification of existing credit. I acknowledge that as an individual there are various Federal and/or State laws such as the “Fair Credit Reporting Act” that control the issuance or use of “consumer reports” and/or “investigative consumer reports” by creditor. I understand that I am not obligated to provide creditor this authorization to review such “consumer reports” and/or “investigative consumer reports”. However, I have voluntarily agreed that such reports can be released to creditor so that it will consider my credit application, extension of credit, or with respect to any extension or modification of existing credit. The undersigned hereby authorizes the lender to procure an investigation, or cause an investigation to be procured, for credit evaluation purposes, whether or not subject to the Fair Credit Reporting Act. I authorize, without reservation, any person or entity contacted by creditor or anyone acting on its behalf, to furnish information regarding verification of my social security number, education, military record, motor vehicle reports, credit history, financial account balance and history, professional licensures, public records, criminal record and/or employment references. I hereby release creditor, including its employees, agents or representatives from any and all liability for furnishing such information. I also release creditor from any and all liability for conducting such an investigation. A photocopy, scan or facsimile copy of this Authorization and Release be treated as though it were the

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Borrower 1 - Printed Name

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Borrower 2 – Printed Name

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Borrower 1 - Street Address

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Borrower 2 – Street Address

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Borrower 1 – City, State, Zip

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Borrower 2 – City, State, Zip

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Borrower 1 - Date of Birth 00/00/0000

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Borrower 2 - Date of Birth 00/00/0000

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Borrower 1 – Social Security Number

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Borrower 2 – Social Security Number

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Borrower 1 – Signature

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Borrower 2 – Signature

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Date

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Date