

Northbay Home Loans

Authorization to Obtain Information

I/We hereby authorize Northbay Home Loans to obtain information related to credit transaction. This information may include, but will not be limited to, a verification of employment, income, cash reserves, and a personal credit report on each of the applicants. Recipients of this authorization may release information to the above named firm or a subsequent investor. A copy of this authorization may be accepted in lieu of the original.

Authorization to Release Information

By signature hereon, applicant (s) authorize (s) Northbay Home Loans to submit all information obtained as a result of this loan application, including a personal credit report on all applicants, to a subsequent investor, or investors, for review as a part of the loan approval process. In addition, applicant (s) authorize (s) a state or federal governmental regulatory agency, engaged in the supervision of lending activity, to review all or part of the applicant (s) loan application package, including personal credit reports.

_____ Applicant	_____ Date	_____ Social Security Number
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