



AUTHORIZATION TO OBTAIN AND RELEASE CREDIT REPORT

1. I/We are applying for a loan from Waterfield Bank and hereby authorize Waterfield Bank to obtain a credit report through a credit-reporting agency.
2. My/Our signature(s) below authorizes the credit reporting agency to release to Waterfield Bank information regarding my credit history including, but not limited to, the following: employment history, address, outstanding credit accounts, and any collection actions, judgments, bankruptcies, tax liens, garnishments, attachments, etc.
3. I/We further authorize Waterfield Bank to release any credit information obtained in said credit report to any investor that purchases the loan (if it is originated) or any broker that may have contacted Waterfield Bank on my behalf.
4. Any reproduction of this authorization made by electronic mail, photocopy, or facsimile is considered an original.

Borrower's Signature

Date

Social Security Number

Date of Birth

Borrower's Signature

Date

Social Security Number

Date of Birth