



**CREDIT REPORT AUTHORIZATION AND AGREEMENT TO RELEASE INFORMATION**

*THIRD PARTY Authorization to Release Information & Credit Report & Debt Negotiation Disclosure*

The Borrower/Co-Borrower hereby authorizes and requests that you release to Building Capital, Inc. for verification and/or evaluation purposes, information concerning:

- 1) Employment history, dates, title, income, hours worked, etc.
- 2) Banking and all asset accounts of record.
- 3) Mortgage Loan Rating (including but not limited to opening date, high credit, payment amount, loan balance, and payment record, any/all supplements).
- 4) Copies of any notes, deeds of trust, HOA related info, assignments, assumptions, appraisals, confidential internal documents and/or any other information including but not limited to prospective, pending or present litigation, all of which may be deemed necessary to obtain in connection with a mortgage loan and/or consumer credit report for real estate transaction.
- 5) Principal/Co-Principal grants and assigns Building Capital, Inc./BCI Realtors/BCI Realty Limited Power of Attorney to negotiate on their behalf with creditors for or with:
  - a. Short Pays and/or Workouts, Collections, Risk Management and/or Loss Mitigation, Loan Modification and/or Risk Management and /or Loss Mitigation departments and any other effort designed to enhance the Borrower(s) position in terms of re-structuring and/or acquiring a real estate loan.
    - i. Including but not limited to Principal Reduction Plans and/or Interest Rate Reduction Plans.

**DISCLAIMER:** *Building Capital, Inc. does not make any guarantee whatsoever of credit enhancement or credit repair for the Principal(s)/Co-Principal. Building Capital, Inc. recommends Borrower/Co-Borrower purchasing Life Lock, <http://www.lifelock.com/>, for identity theft protection, paid at sole cost to Borrower/Co-Borrower. Building Capital, Inc. has no affiliation with Life Lock.*

Borrower/Co-Borrower "is not under any duress or coercion" and has applied for a mortgage loan from Building Capital, Inc. As part of the application process, Building Capital, Inc. and the mortgage guaranty insurer (if any), lender or loan servicer, may verify information contained in Borrower/Co-Borrower loan application and in other documents in association with the loan, either before the loan is closed or as part of its quality control program or random audit. Borrower/Co-Borrower authorizes you to provide Building Capital, Inc. and to any investor to whom Building Capital, Inc. (or its Affiliates, Assignees, or Wholesalers) may sell Borrower/Co-Borrower mortgage, and any/all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balance(s); credit history; and copies of income tax returns. Building Capital, Inc. or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

_____	_____	_____
Borrower's Name ( <i>print</i> )	Borrower's SSN	Borrower's DOB
_____	_____	_____
Borrower's Signature	Date	Borrower's Current Address
_____	_____	_____
Co- Borrower's Name ( <i>print</i> )	Co- Borrower's SSN	Co- Borrower's DOB
_____	_____	_____
Co- Borrower's Signature	Date	Co- Borrower's Current Address
_____	_____	_____
Credit Card Number	Card Holder's Full Name	CVV Exp. Date Billing Address ( <i>if different from current address</i> )

***A reproduction of this authorization is deemed to be the equivalent of the original and may be used as such.***