



# BORROWER CREDIT AUTHORIZATION

The undersigned has applied for a mortgage loan with Anchor Loans. In applying for the loan, a loan application was completed containing information regarding the purpose of the loan, the amount applied for, employment and income information, and assets available. I/We certify that no misrepresentations have been made, no pertinent information has been omitted, and all of the information is true and complete.

The undersigned fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

The undersigned hereby authorizes Anchor Loans, and any investor to whom Anchor Loans may sell my mortgage, to obtain a credit history report from one or more credit reporting agencies. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

VM Capital Partners Inc. maintains the confidentiality of private information gathered from your loan applications such as information regarding the purpose of the loan, the amount applied for, employment and income information, and assets available. Your information is not shared with non-affiliates (companies outside our organization) for any type of marketing purpose.

However, please be informed that in the nature of mortgage lending, it may become necessary for VM Capital Partners, Inc to share your information with a third party lender to secure additional financial resources for your loan.

A copy of this authorization may be accepted as an original.

As evidenced by signing below, I/we certify that the above statements are understood and agreed to.

<b>BORROWER</b>	<b>CO-BORROWER</b>
Name _____	Name _____
Address _____ _____	Address _____ _____
Date of Birth _____	Date of Birth _____
Social Security No. _____	Social Security No. _____
Driver's License No. _____	Driver's License No. _____
Signature _____	Signature _____
Date _____	Date _____