



**CREDIT REPORT AUTHORIZATION AND RELEASE**

Escrow # \_\_\_\_\_ Subject Property Address: \_\_\_\_\_

Authorization is hereby granted to **Wachter Investments, Inc.** to obtain a standard factual data credit report through a credit reporting agency chosen by **Wachter Investments, Inc.**, and to consider these reports when making decisions or when advising or counseling lenders regarding our application for the extension of credit, or after we may become a borrower, with respect to any evaluation of credit risk in connection with any collection activity, or an extension or modification of an existing credit, or the extension of new or additional credit.

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts, such as mortgages, auto loans, personal loans, charge cards, credit unions, etc. My signature below additionally authorizes **Wachter Investments, Inc.** to verify all other credit information, including my past and present mortgage and landlord references; as well as my past and present employment, earnings records, bank accounts, stock holdings and any other asset balances needed to process my Real Estate Loan Application.

Applicants hereby request a copy of the credit report obtained with any possible derogatory information to be sent to the address of present residence, and holds **Wachter Investments, Inc.** and any credit reporting organization harmless in so mailing the copy requested.

You agree that we will obtain credit reports about you, investigate your ability to pay, and obtain information about you from other sources. And you agree that we will use such information for any purposes, subject to applicable law.

You agree that we will provide information about your account to credit reporting agencies. We will inform credit reporting agencies if you should default upon the terms and conditions your loan. This may have a negative impact on your credit report.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

Full Name: \_\_\_\_\_

Full Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Current Address: \_\_\_\_\_

Current Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Number of years: \_\_\_\_\_

Number of years: \_\_\_\_\_

***If less than 2 years at current address:***

Previous Address: \_\_\_\_\_

Previous Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Number of years: \_\_\_\_\_

Number of years: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

\_\_\_\_\_  
Signature of Applicant Dated

\_\_\_\_\_  
Signature of Applicant Dated