

Thank you for applying and choosing Smart Mortgage. In order to help expedite the process, please provide your Loan Officer with **CLEAR COPIES** of the following documentation:

- ☐ Government-issued ID
- ☐ Social Security card
- ☐ Mortgage statement(s)
- ☐ Homeowners insurance (declarations page)
- ☐ W-2s
- ☐ Pay stubs
- ☐ Tax returns
- ☐ HOA statement (if applicable)

BORROWER CREDIT AUTHORIZATION FORM

Authorization is hereby granted to **SMART MORTGAGE** to obtain a consumer credit report through a credit reporting agency chosen by **SMART MORTGAGE**.

I understand and agree that **SMART MORTGAGE** intends to use the consumer credit report for the purpose of pre-qualification of obtaining a mortgage loan on my behalf.

My signature below authorizes the release to the credit reporting agency of financial information which I have supplied to **SMART MORTGAGE**. Authorization is further granted to the credit reporting agency to use a photostatic reproduction of this form if required to obtain any information necessary to complete my consumer credit report.

I further authorize **SMART MORTGAGE** to verify other credit information, including landlords and past and present mortgage holders.

Borrower Name:

Co-Borrower Name:

Borrower Signature & Date

Co-Borrower Signature & Date
