Authorization to pull Credit under Permissible Purpose.

I certify, I have been given verbal permission by the following Client(s) to pull a credit report. If more than one person is listed below, I have spoken with each Client. If married, I have spoken to at least one of the Clients and permission to pull a credit report on the spouse has been verbally granted by the person with whom I spoke.

Loan Officer Date

Clients Information

Name: Last First Middle Sr./Jr.

Spouse: Last First Middle Sr./Jr.

SS # applicant Date of Birth SS# Co-Applicant Date of Birth

Address: Street (complete) City/State Zip

Home Phone Work Phone

Employer (optional)

We are required by section 615(a) of the Fair Credit Reporting Act to notify the consumer. The notification may be done in writing, orally, or by electronic means. It must include the following.

1. We obtained our report from: Pyramid Credit, they may be reached at: (480) 731-9151 or contacted by mail at 404 West Broadway Suite #103 Tempe, AZ 8528.

2. The Credit Reporting Agency does not make the decision to extend or deny credit and is not able to explain why the decision was made.

3. You have the right to obtain a free credit report from the Credit Reporting Agency if, requested within 60 days of an adverse action notice.

4. You have the right to dispute directly with the Credit Reporting Agency the accuracy or completeness of any information provided by the Credit Reporting Agency.

Loan Officer Signature

I certify, I have read the consumers rights stated above to this Client Date