

### Credit Authorization

The Housing Partnership, Inc. (THP) requires a credit report to conduct housing counseling services. Our agency can accept a credit report from the following sources:

- Mortgage lenders – For homebuying clients, this will be the first attempt to obtain a credit report, if they have a lender who has done so already.
- THP – We will pull the client’s credit report ourselves, with their authorization.

By signing below, I acknowledge the following terms:

- If THP is unable to obtain my credit report from a mortgage lender, I authorize them to pull my credit report.
- I understand that if THP needs to pull my credit report, there will be a fee as noted on THP’s Fee Schedule. I agree to pay this fee per direction by THP.
- I understand that this credit pull from THP would be a soft inquiry. This means it would not hurt my credit scores or impact my credit report.

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**Applicant Signature**

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**Date**

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**Co-Applicant Signature**

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**Date**

