

AUTHORIZATION TO VERIFY CREDIT

I hereby authorize The Citizens Bank to verify my past and present employment, earnings records, bank accounts, stock holdings and any other asset balances needed to process my mortgage loan application.

I further authorize The Citizens Bank to order a consumer credit report and verify other credit and landlord references. It is understood that a photocopy of this form will also serve as authorization. The information the lender obtains is to be used only for the purpose of processing my mortgage loan application.

Borrower

Date

Co-Borrower

Date