

**To Be Completed if a Borrower/Co-Borrower Discloses Income
From a Household Member Who is Not on the Promissory Note**

LOAN #:

Your Hardship Affidavit/Request for Modification (RMA) or Uniform Borrower Assistance Form (Form 710) indicates that a non-borrower contributes to your total household income. For our purposes, a “non-borrower” is an individual who resides in your home and contributes to the household income but is not personally obligated on your mortgage loan. As part of the evaluation process, a Credit Authorization Form must be completed and signed by each non-borrower.

Note: Updated or additional documents may be required. Copies of this form may be used if you have more than one non-borrower contributing to your total household income.

Please have the non-borrower fully execute the below **NON-BORROWER CREDIT AUTHORIZATION FORM**.

NON-BORROWER CREDIT AUTHORIZATION FORM TO OBTAIN CONSUMER CREDIT REPORT

The undersigned non-borrower certifies the following:

1. I am an occupant of _____ (the “Property”);
2. I contribute to the total household income of the Property;
3. I understand and acknowledge that _____ evaluating the mortgage loan that is secured by the Property for the federal government’s Home Affordable Modification Program (HAMP).
4. I hereby authorize _____ or its designated agent, to obtain and review a consumer credit report containing my credit history and other non-public information as part of its evaluation process.

This Authorization shall constitute the undersigned’s agreement to allow _____ to obtain a copy of a consumer credit report in the manner permitted by the Fair Credit Reporting Act.

NAME (Non-Borrower)

SIGNATURE (Non-Borrower)

DATE: _____

NON-BORROWER SOCIAL SECURITY NUMBER: _____-_____-_____