



Home Buyers/Owners Program AUTHORIZATION FORM

Date: _____

Lender Name: _____

Loan Number: _____

Borrowers Name: _____

Co-Borrower Name: _____

Borrower SSN: _____

Co-Borrower SSN: _____

Address: _____

Phone Number: _____

I/We hereby authorize the Jordan Community Development Corporation (JCDC), a mortgage and credit counseling agency, to provide counseling, referral and informational services on my behalf. This authorization shall become effective immediately and shall continue in effect until revoked by me by providing written notice to JCDC.

I/We also hereby certify that the information I/We have given to JCDC is true and accurate to the best of my/our knowledge. Furthermore, I/we understand that by giving JCDC authorization to obtain information, provide services and/or to negotiate on my/our behalf in no way guarantees that I/we will receive housing or that any item will be removed from my/our credit file nor does it guarantee that my/our foreclosure will be stopped (should that be my reason for receiving counseling).

I/We hereby authorize JCDC to contact my creditors and/or credit reporting agencies on my/our behalf for the sole purpose of negotiating a repayment plan and/or settlement of a debt or to dispute items reflected on my/our credit file which are incorrectly reported.

In addition, I/we understand that I/we could perform these actions on my/our own however, I/we have elected to contract the services of JCDC.

I/We understand that JCDC is a counseling agency that provides assistance to individuals in understanding the Fair Credit Reporting Act and to those who are facing foreclosure. JCDC cannot remove any item from my/our credit file that is true and accurately reported.

I/We authorize JCDC to:

- (a) pull my credit report for counseling purpose; to review my credit file for information accuracy; and to provide the necessary advice regarding my request;
- (b) share my/our overall credit information with JCDC partners for possible consideration;
- (c) obtain a copy of all documentation needed from any company in which I/we may be doing business with to aid JCDC in providing the counseling requested.

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____