



AUTHORIZATION TO COLLECT AND DISCLOSE INFORMATION

We, the undersigned, both collectively and individually, hereby authorize **DLP Lending, LLC** to undertake any of the following in connection with our application for a mortgage loan:

1. Order and obtain Consumer Credit Reports, any and all information about my/our bank accounts, stock or other securities holdings, employment and employment history, income/earnings, taxes, judgment reports, tax returns and any other personal or financial information necessary or appropriate for a lender or investor to evaluate and underwrite the loan application we are submitting; and

2. To disclose any information or documents authorized in paragraph 1, to any bona fide prospective lender or investor for purposes of seeking funding of the mortgage loan for which we are submitting an application.

3. I hereby authorize Partners Credit & Verification Solutions or its agents, on behalf of DLP to procure Consumer Reports, which I understand may include information regarding my credit worthiness, credit standing, credit capacity, character, general reputation and personal characteristics. This report may be compiled with information from credit bureaus, criminal history repositories or databases, court record repositories, departments of motor vehicles, past or present employers, educational institutions, governmental occupational licensing or registration entities, business or personal references, any other source required to verify information that I have voluntarily supplied. Subsequent consumer credit reports may be requested or used in connection with any post-closing audit or loan update, renewal or extension of the credit requested by Borrower, or upon the event of any default. Upon written request, you will be informed whether any consumer credit report was requested, and if so, of the name and address of the consumer-reporting agency which furnished the report. It is understood that a copy of this form will also serve as an authorization.

4. I hereby understand and authorize DLP Lending, LLC to access and inquire into my credit worthiness by all means set forth in paragraph 3 above: (i) at least one (1) time every one hundred eighty (180) days; and (ii) for each request to renew or extend a loan or line of credit with DLP Lending, LLC, or its affiliated entity. Notwithstanding the foregoing, in the event of default, I authorize DLP Lending, LLC, or its affiliates, to access and inquire into my credit worthiness by all means set forth in paragraph 3 as required by them to protect their financial interests without regard to any other limitations set forth in this paragraph 4.

