

CREDIT REPORT AUTHORIZION AND RELEASE

We hereby authorize The Manchester Company (referred to in this document as "The Mortgage Company") to obtain a credit report through a credit reporting agency chosen by it in connection with my/our application for a mortgage loan.

My/Our signature(s) below further authorize(s):

- (I) the Mortgage Company to release a copy of my/our credit application(s) to the credit reporting agency;
- (II) the credit reporting agency to obtain information regarding my employment, savings accounts and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit union accounts, etc.) ;
- (III) the credit reporting agency to use a photocopy, facsimile or other true reproduction of this authorization, if necessary, to obtain any information required in the course of its activities in connection herewith, any such true copy of this Credit Report Authorization and Release being deemed an original; and
- (IV) the credit reporting agency to furnish a copy of my credit report to the Mortgage Company at:

The Manchester Company
 483 New York Avenue
 Huntington, New York 11743
 Tel: 631/ 385-4949; Fax: 631/ 385-4988

We hold the Mortgage Company and the credit reporting agency harmless and indemnified in furnishing the copy of my credit report in accordance herewith.

Applicant's Signature	Social Sec. No.	Date
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EACH MORTGAGE LOAN APPLICANT MUST SIGN THIS AUTHORIZATION