

CREDIT AUTHORIZATION AND CERTIFICATION FOR MUSTARD SEED DEVELOPMENT CENTER

Certification

The undersigned certifies the following:

HUD ID # (office use only)	
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- I/We understand and acknowledge that MSDC is a financial/HUD housing counseling service offering services to assist in a financial/credit evaluation and not a broker and/or lending institution. I/We also understand that MSDC is not responsible for the ability or inability to obtain/maintain an installment/mortgage loan from my lender/creditor of your choice.
- I/We understand and acknowledge that this program is not a request by the undersigned to remove, change and/or alter current (and/or future) contracts, credit reporting ratings, and/or payment schedules with credit obligations. MSDC may represent participant by engaging in negotiations with community partners to facilitate repayment plans and all other transactions that do not represent the participant in the form of a legal binding contract. I/We understand that this authorization is only for the purpose of obtaining information required by MSDC in order for the undersigned to participate in the counseling program(s).

I/We also acknowledge that MSDC has our permission to use our information (excluding names, creditors, and account numbers that identify) in promotions, classroom and advertisement material at their discretion free to MSDC, to mean we understand we will not receive compensation in any way from such acts.
- I/We understand that this is not an application for credit. If we wish to submit a request for credit we must do so by contacting lender/creditor institutions with a separate written document request. I/We understand that MSDC collaborates with other public/private community institutions and that MSDC is not legally responsible for error and/or loss that results from transactions of our *Community Partners* and/or lenders of choice and that these agencies are independently responsible for their individual loan performance, product specifics, and/or services. We understand that we have the right to choose a lender, realtor, Public Project/Program, Title Company, Home Inspector and/or Insurance agent of our choice which must be kept in compliance with the program requirement and guidelines. We grant permission to MSDC to discuss our information with their partners to achieve better products/services on our behalf knowing we have the right to turn down any offer/product/service made available to me (us) in my (our) behalf by MSDC and/or their partners.
- I/We understand and acknowledge that MSDC will have housing programs that are offered for sale to purchase from MSDC owned properties that produce revenue for MSDC. We understand that at no time are we obligated to purchase these properties and have the right to select of our own free will to participate and/or not participate in such programs. We acknowledge that we fully understand our right of choice and have not been coerced in any way to purchase MSDC Properties.

Credit Authorization to Release Information

To Whom It May Concern:

- I/We have enrolled in the Financial/Credit Housing Counseling program counseling program offered by Mustard Seed Development Center. As part of the counseling process, MSDC may verify information provided by me/us any documents required in connection with the program.
- I/we authorize you to provide to MSDC and to its *Community Partners* (community-based organizations) who assist in the recruitment and delivery of the counseling program, any and all information and documentation that they request. Such information includes but is not limited to, employment history and income: bank, money markets, stocks, bonds, mutual funds, and similar account balances; credit history/reporting and credit approval status; and copies of income tax returns. MSDC has an unlimited time frame for obtaining any and all of this information specifically in the pulling of credit reports. MSDC also has authorization to act in my/our behalf for correcting information only.
- MSDC and its *Community Partners* (community-based organizations) who assist in the recruitment and delivery of the counseling program may address this authorization to any party having pertinent information in the delivery of the counseling program.
- A copy of this authorization may be accepted as an original.

Your prompt reply to Mustard Seed Development Center is greatly appreciated.

Participant Print Name

X

Participant Sign Name

Date

_____/_____/_____ Social Security Number

Co-Participant Print Name

X

Co-Participant Sign Name

Date

_____/_____/_____ Social Security Number
