LPLN, LLC

4607 Charlotte Highway, Suite 1 Lake Wylie, SC 29710 803-701-1005

CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize and instruct LPLN, LLC to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by LPLN, LLC. I understand and agree that LPLN, LLC intends to use the credit report for the purpose of evaluating my financial readiness to purchase a home.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to (KAIROS) in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection with determining my ability to obtain a loan:

I authorize LPLN, LLC to share with potential mortgage lenders and/or counseling agencies my credit report and any information that I have provided, including and computations and assessments that have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying LPLN, LLC.

[Borrower Name - Print] [Borrower Name - Sign]

[Borrower Name - Print] [Borrower Name - Sign]

[Borrower Social Security Number] [Borrower Social Security Number]

[Date] [Date] Address:

Address: