

Borrower Name(s): _____

Property Address: _____

Date: _____

Your signature below confirms your intention to apply for a home equity line of credit (HELOC). Symmetry Lending will process your application on behalf of a lender (the "Lender") who will be identified during the processing of your application. We will communicate with you about your application through your Loan Originator. You authorize your Loan Originator to provide any information you provide to the Loan Originator in connection with your application to Symmetry Lending and the Lender. You also authorize Symmetry Lending to provide any information requested by your first lien lender, if any, to the first lien lender.

Authorization to Obtain Consumer Credit Report

I authorize Symmetry Lending to obtain a consumer credit report, including a credit score, on me.

I understand that Symmetry Lending intends to use the credit report for the purposes of confirming my residency address, verifying other credit information, including past and present mortgages, and assisting the Lender in evaluating whether I qualify for a loan from Lender.

I understand that Symmetry Lending may verify my past and present employment, earnings records, bank accounts, tax returns, stock holdings, and any other asset balances that are needed to process my mortgage loan application.

I understand that credit inquiries have the potential to impact my credit score.

I understand that the credit report and other information Symmetry Lending obtains will be used solely in the processing of my loan application.

My Loan Originator has my permission to provide Symmetry Lending with a copy of the appraisal on the subject property that was ordered by another lender and prepared for the lender in connection with a different transaction. If applicable, Symmetry will use the appraisal in connection with my application for a HELOC.

Credit Union Membership

If the Lender for your HELOC is a Credit Union, you must become a member of the Credit Union and complete the Credit Union membership application as instructed. We will give you more information regarding Credit Union membership if it is applicable to your loan.

Notice of Intent to Apply for Joint Credit

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit by signing below.

Borrower 1

Borrower 2

Printed Name

Printed Name

Signature

Signature

Email Address

Email Address

Loan Originator Company: _____ **NMLS ID:** _____

Loan Originator: _____ **NMLS ID:** _____