

## Credit Report Authorization

Foundation Communities (FC) purchases credit reports from CoreLogic CREDCO. FC will cover the cost of my credit reports which will contain information and scores from the three major credit reporting bureaus: TransUnion, Equifax, and Experian.

- **Purpose:** I understand that FC intends to use the consumer credit report for the purpose of evaluating my credit during a one-on-one session between myself and the credit counselor.
- **Privacy:** I understand that my personal information will not be shared with any outside parties.
- **Effect on Credit Scores:** I understand that authorizing FC to access my credit report through CoreLogic CREDCO may negatively affect my credit scores.
- **Alternative:** I understand that the alternative to pulling my report through CoreLogic CREDCO is to access my report through [www.annualcreditreport.com](http://www.annualcreditreport.com). The report accessed through this site will not affect my credit score. If I chose this alternative, I will be responsible for covering the cost associated with obtaining scores from [www.annualcreditreport.com](http://www.annualcreditreport.com)
- **Follow-up:** I understand that I may choose to authorize FC to pull a follow-up credit report through CoreLogic CREDCO six months after the date of this authorization, and that this may negatively affect my credit score at that time. I can request a copy of the follow-up credit report free of charge.

By signing below, I authorize Foundation Communities to obtain a consumer credit report through CoreLogic CREDCO.

\_\_\_\_\_  
Participant Social Security #

\_\_\_\_\_  
Date

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, ZIP

I authorize Foundation Communities to pull a follow-up credit report six months after the date of this authorization.

I DO NOT authorize Foundation Communities to pull a follow-up credit report six months after the date of this authorization.

### Staff Use

Credit Counselor: \_\_\_\_\_ Client: \_\_\_\_\_

Photo ID

FC credit report has not been pulled in last six months