

**AUTHORIZATION TO ORDER A CREDIT REPORT**

I/we authorize Essex Mortgage ("Lender") to obtain one or more consumer credit report concerning me/us. Lender will use the consumer credit report to confirm my/our residency address, determine whether my/our income(s) is/are eligible to support an extension of credit and for various other purposes. I/we authorize all consumer-reporting agencies, all my/our creditors, and all my/our depositories to provide a credit report and/or a disclosure to Lender. Upon request, Lender will provide me/us with the name and address of the consumer reporting agencies contacted to supply the report. I/we acknowledge that credit inquires have the potential to impact my credit score.

A photographic, fax, email or pdf of this authorization and my/our signature(s) may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

Print name	Soc. Sec. #	Print name	Soc. Sec. #
Signature	Date	Signature	Date

**E-SIGN DISCLOSURE AND AUTHORIZATION**

You must consent in advance to permit Essex Mortgage ("Lender") to provide you with the application disclosures required by federal and state law, your loan application, appraisal and all other valuations as well as all other documents related to your loan inquiry/application (the "Documents") via email rather than by postal mail.

By providing your email address and signing below, you consent to receiving the Documents via email. Your consent to receive the Documents via email will remain in effect until canceled by you in a written communication forwarded to \_\_\_\_\_.

Once you withdraw your consent you will receive all future copies of the Documents via the US Postal Service.

If you do not consent to the delivery of the Documents via email, the Documents will be mailed to you via the US Postal Service.

Should your email address change after submitting this form, please send notice to \_\_\_\_\_.

SIGNATURE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_