

Borrower's Credit Consent

Pursuant to the Fair Credit Reporting Act, we hereby give our consent to have Capital Area Federal Credit Union, its successors and/or assigns, obtain any and all information regarding our employment, checking and/or savings accounts, credit obligations and all other credit matters which the company may require in connection with our application for a loan.

In the event our application is approved, we also give our consent to have Capital Area Federal Credit Union, its successors and/or assigns, obtain additional credit reports and other information after approval of our loan, both in connection with the same transaction or an extension of credit; to obtain credit reports and other information for purposed of taking collection action on the account; and to obtain credit reports and other information for other legitimate purposes associated with the account.

We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make false statements concerning any of the facts contained in our Mortgage Application as applicable under the Provisions of Title 18, United States Code, Section 1014.

THIS FORM MAY BE REPRODUCED AND COPIES SHALL BE EFFECTIVE AS THE ORIGINAL CONSENT WHICH WE HAVE SIGNED.

BORROWER

DATE

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DATE