



Non-Obligor Credit Check Authorization

Select Portfolio Servicing, Inc. (SPS) is a participant in the federal government’s Making Home Affordable program (“MHA”). If you have requested that we include income from a non-borrower residing in the property in determining whether your account is eligible for participation in MHA, pursuant to MHA guidelines, SPS must obtain a credit report to verify the occupancy for each non-borrower before we can consider using their household income in our determination. Before we obtain a credit report, we must have each non-borrower’s written authorization to do so.

Please note that if SPS obtains the non-borrower’s credit report, their credit score may be adversely affected. SPS would be making a “hard inquiry” on the non-borrower’s credit information; the impact of a hard inquiry on a credit score depends on the non-borrower’s entire credit profile. For more information about credit scores, go to <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm>.

Please have each non-borrower whose income you have requested we consider sign the authorization below. Return the signed authorization to SPS at:

Select Portfolio Servicing, Inc.
P.O. Box 64250
Salt Lake City, UT 84165-0250

Or fax to:
Fax: (801) 293-3936

SPS Account Number _____

I hereby authorize Select Portfolio Servicing, Inc. to obtain my credit report pursuant to MHA guidelines. I agree that SPS will not be held responsible in any manner for relying upon such credit report or for following the authorization I have given herein.

I affirm that my income has not been used to obtain a HAMP modification for any other property.

Non-Borrower Signature

Non-Borrower Signature

Printed Name

Printed Name

Social Security Number

Social Security Number

Dollar Amount of Monthly Contribution OR
Percentage of Net Pay Contribution

Dollar Amount of Monthly Contribution OR
Percentage of Net Pay Contribution

If you have any questions or concerns, please contact our Loan Resolution Department. Our toll-free number is (888) 818-6032, and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

Esta carta contiene información importante concerniente a sus derechos. Por favor, hágala traducir. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta llamando al teléfono 800-831-0118 y marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.