

Equity Mortgage Corporation Consent Letter

I hereby authorize Equity Mortgage Corporation ("The Lender") or their correspondent originator to verify my past and present employment earnings records, bank accounts, stock holdings, past and present mortgage references or obtain a loan payoff statement, and verify any other assets needed to process my loan application. It is understood that a photo copy/facsimile of this form will also serve as my consent.

I further authorize the Lender or their correspondent originator to order a consumer credit report and understand the Lender's credit decision, including the rate, may be based in whole or in part on the EMPIRICA credit scoring system and/or the credit report. The major negative influences on my EMPIRICA credit score are named in the credit report. I may review the Lender's copy of the credit report and obtain a copy (only for my personal use) from the credit reporting agency if I believe any part of the credit report or credit score is inaccurate. I may contact the TransUnion Corporation, the credit reporting agency at P.O. Box 390, Springfield, PA, 29064-0390, Telephone Number (601) 933-1200 to obtain my copy. I may also wish to provide the Lender with a written explanation of any adverse credit.

The information the Lender obtains is only to be used in the processing of my loan application.

Signature Date

Signature Date

Phone _____ Address _____

City _____ State _____ Zip _____

I hereby certify this to be a true and correct copy of the original.

Equity Mortgage Corporation Date

*Please fill out and fax to the number below.

FAX: (601) 353-4128
Phone: (601) 352-0001
1-800-682-5134