



### **Credit Report Authorization**

Credit is an essential part of homeownership. We believe everyone should understand how to read a credit Report and understand credit barriers to homeownership. As part of the Habitat Financial Coaching program, we require a credit report be pulled (unless you have a recent credit report available\*). If Twin Cites Habitat for Humanity pulls your credit report it is considered a “soft pull” and does not affect your credit score. The cost will be \$35 for a single pull and \$55 for a joint report.

\*You must have a credit report pulled within the last two months or bring the fee for a credit report pulled from all three bureaus.

### **Cost –**

**Individual report \$35      Joint report \$55**

*Please Check one:*

Yes, Habitat can pull a copy of my/our credit report \_\_\_\_\_

No, I will bring a recent copy of my/our credit report \_\_\_\_\_

**I hereby authorize Twin Cities Habitat for Humanity to pull a copy of my credit report for Homeownership counseling. This authorization will be good for 36 months from the date of signature unless I/we notify Twin Cities Habitat for Humanity in writing. I understand that a photocopy of this form will also serve as authorization.**

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

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