



Non-Obligor Credit Check Authorization

If you have requested that we include income from a non-borrower residing in the property in determining whether your account is eligible for assistance review programs, 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 an "inquiry" on the non-borrower's credit information. The possible impact of the 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 65250
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. 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.

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.