CREDIT AUTHORIZATION

Lender/Broker: American Portfolio Mortgage Corporation Company NMLS #: 175656

650 East Algonquin Road, Suite 350, Schaumburg, IL 60173

Borrower: _____ Date: _____

1. To all consumer-reporting agencies and to all creditors and depositories of the undersigned: Please be advised that the undersigned, and each of them, has made application to American Portfolio Mortgage Corporation requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide credit report and/or a disclosure to Lender or any agent or assignee. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Lender or to third parties.

2. In addition, the undersigned, and each of them, hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with any of the undersigned.

3. A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

Loan Originator: Jenny Cobas NMLS #: 2141383

Date: _____

Borrower Signature: _____
