



CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize Ink Mortgage Group, LLC to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by Ink Mortgage Group, LLC. I understand and agree that Ink Mortgage Group, LLC intends to use the credit report for the purpose of evaluating my financial readiness to purchase a home.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to Ink Mortgage Group, LLC in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection with determining my ability to obtain a loan; I authorize Ink Mortgage Group, LLC to share with potential mortgage lenders and/or counseling agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying Ink Mortgage Group, LLC in writing.

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

Client's Name (Print)

Client's Name (Print)

Client's Social Security Number (Last 4)

Client Social Security Number (Last 4)

Client's Signature

Client's Signature

Date: _____

Date: _____



Credit Card Authorization

I _____ authorize the use of my credit card for a credit report for the purpose of obtaining a mortgage. The fee for such report will range from \$30 - \$39 per applicant. This card can only be used for the sole purpose of mortgage-related expenses for purchasing/refinancing a mortgage with Ink Mortgage Group, LLC.

Credit Card Number: _____

Name on Credit Card: _____

Expiration Date. On Credit Card: _____

Credit Card Type: _____

Security Code on Credit Card: _____

Billing address on Credit Card: _____

Signature: _____

Date: _____

PLEASE NOTE: Additional fees and costs may be incurred for credit report updates, corrections on credit reports, reissues to lender, credit optimization tools, etc. You will be notified for your final loan approval and commitment.

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its loan programs. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected.



AFFILIATED BUSINESS(S) DISCLOSURE
Ink Mortgage Group, LLC & Metro Realty Corp.

This is to give you notice that INK Mortgage Group, LLC and Metro Realty Corp. has a business relationship with each other and Mayo Property Management, LLC. and routinely refers business in between companies. Because of this relationship, this referral may provide a financial benefit to the Owner(s) of these companies.

Set forth below are the estimated charges or range of charges by INK Mortgage Group, LLC, Metro Realty Corp. & Mayo Property Management, LLC.

<u>INK Mortgage Group, LLC:</u>	(If you are applying for a mortgage)
1. Mortgage Application Fee	\$0
2. Credit Report pull	\$36 - \$39 per borrower paid to CIC Credit
3. Mortgage Processing Fee	\$0
4. Appraisal Fee	\$500 to \$550 paid to lender chosen AMC (third party)
5. Origination/Broker Compensation	0% to 2.75% of loan amount either lender paid or Borrower paid at closing
Ownership Stake	100%

<u>Metro Realty Corp.:(If you are purchasing/selling, renting a Property)</u>	
1. Transaction Processing Fee for Buyers and Sellers in a real estate Transaction it is representing	\$350
2. Commission from buyers/Sellers in a real estate transaction at closing	2.5% to 6% commission (Up to 10% land)
3. Property management services for rental & lease properties	Up to 10% Management Fee monthly rent
Ownership Stake	100%

<u>Mayo Properties Management, LLC:</u>	
1. Fees based on individual Project	
2. Property management services for rental & lease properties	Management Fee up to 10% of monthly rent
Ownership Stake	100%

YOU ARE NOT REQUIRED TO USE THE ABOVE COMPANIES AS A CONDITION FOR SETTLEMENT ON THE SUBJECT PROPERTY. THERE ARE FREQUENTLY OTHER SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND AND DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

ACKNOWLEDGEMENT: I/We have read this disclosure form and understand its contents, as evidenced by my/our signatures below.

 Buyer /Borrower 1 Date Buyer/Borrower 2 Date