



Non-Obligor Credit Check Authorization

Select Portfolio Servicing, Inc. (SPS), is a participant in the federal government's Making Home Affordable program ("MHA"). If you have requested that we include income from a non-borrower residing in the property in determining whether your account is eligible for participation in MHA, pursuant to MHA guidelines, 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 a "hard inquiry" on the non-borrower's credit information; the impact of a hard 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 pursuant to MHA guidelines. 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.

I affirm that my income has not been used to obtain a HAMP modification for any other property.

Non-Borrower Signature

Non-Borrower Signature

Printed Name

Printed Name

Social Security Number

Social Security Number

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 6 a.m. and 8 p.m., Friday from 6 a.m. to 5 p.m., and Saturday from 7 a.m. to 11 a.m., Mountain Time.

Esta carta contiene información importante concerniente a sus derechos. Por favor, hágala traducir. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta llamando al teléfono 1-800-831-0118 y marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.