

Credit Report Authorization and Privacy Disclosure Form

- I hereby authorize and instruct **Lake County Housing Authority** (hereinafter "<u>LCHA</u>") to obtain and review my credit report/s. My credit report/s will be obtained from credit reporting agencies chosen by <u>LCHA</u>. I understand and agree that <u>LCHA</u> intends to use my credit reports for the purpose of evaluating my financial circumstances, to engage in counseling activities and/or to establish my readiness to purchase a home.
- My signature below authorizes the release of personal and financial information that I have supplied to <u>LCHA</u> in connection with such evaluation. Authorization is further granted to <u>LCHA</u> to use a copy of this form to obtain any information the <u>LCHA</u> deems necessary to complete my financial evaluation or create my personalized action plan.
- I understand that any debt management or spending plans suggested by an <u>LCHA</u> counselor are **voluntary** programs which serve to assist in the repayment of debts. These are not formal or binding agreements with debt holders, lenders, or creditors. <u>LCHA</u> maintains no formal agreement or affiliation with any debt holder, lender, or creditor.
- I understand that LCHA is not a lender and does not issue loans or credit.

Social Security Number:

Date:

Signature:

I authorize LCHA to release my credit report to me via the following method:

Via Email to:	 	 	
Via USPS to:			

I HAVE ATTACHED A GOVERNMENT ISSUED PHOTO ID