

**Georgia Department of Community Affairs
Office of Affordable Housing
Authorization to Conduct Credit Investigation**

The undersigned individual hereby grants to the Georgia Department of Community Affairs (DCA), its nominees or assigns, written authorization to conduct credit investigations and due diligence on the undersigned in connection with DCA's evaluation of an Application for a loan through the HOME Investment Partnership Program (Application for Credit). The credit investigation will include:

- (1) Obtaining Dun and Bradstreet reports, and any similar type credit reports, on any non-individual Applicants, non-individual principals, shareholders, members, etc. of Applicant(s) and any subsidiaries and affiliates of Applicant,
- (2) Obtaining credit reports from one, or more, of the three major credit reporting agencies, on any (a) Applicant, (b) principals, shareholders, members, etc of Applicant and (c) any of Applicant's subsidiaries and affiliates.
- (3) Obtaining searches of public records on (a) Applicant, (b) principals, shareholders, members, etc of Applicant and (c) any of Applicant's subsidiaries and affiliates.
- (4) Contacting credit reporting agencies, creditors, vendors and other sources for the purpose of verifying the information contained as part of Applicant's Application for Credit.
- (5) Conducting such other financial and credit investigations of the (a) Applicant, (b) principals, shareholders, members, etc of Applicant and (c) any of Applicant's subsidiaries and affiliates as DCA may deem necessary to effectively conduct its evaluation of the Applicant's Application for Credit.

By signature below, without limiting the authorization contained herein, this authorization shall constitute a written instruction and consent authorizing credit inquires under the Federal Fair Credit Reporting Act as contained in U.S.C. §1681 et seq. The undersigned also affirms it's identity as a principal of the Applicant for the related Application for Credit and authorizes the credit investigation for all principals individually and all entities listed.

Authorizing Signatures:

Individual Name: _____

Signature: _____

Date: _____

Individual Name: _____

Signature: _____

Date: _____

Applicant/Legal Name of Borrower: _____

Authorizing Signature: _____

Date: _____

Applicant/Legal Name of Borrower: _____

Authorizing Signature: _____

Date: _____