

**Kentucky River Foothills Development Council, Inc (KRFDC)**  
**CREDIT AUTHORIZATION AND PRIVACY DISCLOSURE FORM**

I hereby authorize and instruct KRFDC to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by KRFDC. I understand and agree that KRFDC 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 of financial or other information that I have supplied to KRFDC in connection with such evaluation to a third party or credit reporting agency. 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 connections with determining my ability to obtain affordable housing, I (Please initial one)

\_\_\_\_\_ Authorize

\_\_\_\_\_ Do not authorize

KRFDC to share with potential mortgage lenders, funding sources, 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 KRFDC in writing.

\_\_\_\_\_  
Client's Name (Print)

\_\_\_\_\_  
Client's Name (Print)

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date