



**Credit Report Authorization Required for LP Non-Delegated Loans Not Using Xactus360 Credit Report and Submitted to Gateway First Bank, Correspondent Lending.**

**Gateway Loan Number**

**Client Loan Number**

**Client Name**

**Borrower Name**

**Property Address**

I hereby authorize Gateway First Bank to obtain a new credit report for the borrower. This credit report will be used to underwrite this loan according to the Freddie Mac LPA guidelines. I am aware that the credit report is a new pull and the report that was originally pulled is not being used. I am also aware Gateway will charge us for this credit report.

**Note: Borrower Credit Authorization must allow for Client and any investor to whom they may sell the mortgage to pull credit.**

**Client Employee Signature**

**Client Employee Printed Name**

**Client Employee Title**

**Date**