



## Authorization to Run Credit on a Non-Borrowing Spouse

In community property states, Federal Housing Administration (FHA) Loans require a non-borrowing spouse's debt obligations that appear on their credit report to be included in the borrowing spouse's debt-to-income ratio required to qualify for a FHA Loan.

Please complete the sections below, sign and return this authorization in the enclosed postage paid envelope.

Non-Borrowing Spouse		Borrower	
Full Name		Full Name	
Social Security Number		Social Security Number	
Address		Address	
City		City	
State	ZIP	State	ZIP
Home Phone	Work/Cell Phone	Home Phone	Work/Cell Phone

I/We give permission for **Hometown Equity Mortgage, LLC, dba theLender** to run my/our credit report.

Signature	Date	Signature	Date
Subject Property Address		Loan Number	