



39150 FREMONT BLVD.  
FREMONT, CA 94538

## 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 spouses 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		_____ State	_____ Zip	_____ City	
_____ Home Phone		_____ Work or Cell Phone		_____ Home Phone	
				_____ Work or Cell Phone	

**I/We give permission for Fremont Bank to run my/our credit report.**

_____ Signature		_____ Date	_____ Signature		_____ Date
_____ Subject Property Address				_____ Loan Number	