

RENOVATION HELOC HOME EQUITY CERTIFICATION AND ACKNOWLEDGEMENT

I/We have applied for a Home Equity Line of Credit loan (HELOC) with _____ ("Broker") to complete renovations on my/our home. We authorize _____ ("Broker") to submit a home equity loan or line of credit application to Quorum Federal Credit Union ("Quorum") on my/our behalf.

This application includes providing Quorum Federal Credit Union with copies of all items necessary information to render a loan decision. Documents may include but are not limited to; all income, assets, credit, and other personal information required.

In addition, Quorum partners with RenoFi, a renovation management company, who handles the renovation project evaluation processing for this transaction.

To simplify the process and to avoid having to submit the same documents multiple times, I/we agree to allow Quorum, Broker and RenoFi to securely share the documents and information submitted, as well as information related to the application (including, but not limited to the appraisal, employment, income, credit and/or asset documents) with each other.

I/we certify that all the information on the application we submitted is true and complete. I/we made no misrepresentations in the loan application or any other documents, nor did I/we omit any pertinent information. I/we authorize Quorum Federal Credit Union to obtain credit reports, including my credit score, in connection with this application.

I understand that Quorum Federal Credit Union intends to use the credit report for the purposes of confirming my residency address, verifying other credit information, including past and present mortgages, and assisting the Lender in evaluating whether I qualify for a loan from Lender.

I understand that credit inquiries have the potential to impact my credit score.

I understand that the credit report and other information Quorum Federal Credit Union obtains will be used solely in the processing of my loan application.

I understand that Quorum Federal Credit Union may verify my past and present employment, earnings records, bank accounts, tax returns, stock holdings, and any other asset balances that are needed to process my mortgage loan application.

The purpose of this acknowledgment is to document my /our awareness, consent, and agreement to share nonpublic personal information between all institutions referenced in this document for the purpose of assisting me/us with my/our mortgage applications and transactions. In addition, this document authorizes Quorum Federal Credit Union to obtain my/our credit reports in connection with making a credit decision and assigning an interest rate on a Home Equity transaction.

Signing below indicates I/we have read and understand the above and accordingly permit all institutions referenced in this document to share my/our information and documents and authorize Quorum to obtain my/our credit.

Applicant	Last 4 digits of SSN	Date
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Co-Applicant	Last 4 digits of SSN	Date
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***Wet Signatures or Electronic Signatures required**