

**FAIR CREDIT REPORTING ACT DISCLOSURE**

**NOTE:** This form is used by a loan broker or lender when arranging a consumer mortgage, to notify the borrower an investigation will be made into their credit history in connection with the mortgage application. [12 Code of Federal Regulations §1022 et. seq.]

**DATE:** \_\_\_\_\_, 20\_\_\_\_\_, at \_\_\_\_\_, California.

*Items left blank or unchecked are not applicable.*

**TO BORROWER:**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Application Number: \_\_\_\_\_

**FROM LOAN BROKER/LENDER:**

Loan Representative: \_\_\_\_\_

NMLS #: \_\_\_\_\_ CalBRE #: \_\_\_\_\_

Broker/Lender: \_\_\_\_\_

NMLS #: \_\_\_\_\_ CalBRE #: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

**FAIR CREDIT REPORTING ACT:**

**An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time.**

**In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.**

**Borrower acknowledges receipt of a copy of this statement.**

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_, 20\_\_\_\_

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_, 20\_\_\_\_