

BORROWER AUTHORIZATION AND CONSENT

Borrower Information:

Name: Nicole Phillips

SSN: XXX-XX-2367

Address: 200 Big Deposit Dr, Denver, CO 80206

AUTHORIZATION

I hereby authorize the lender, its designated agents, and any investor to whom the loan may be sold, to verify and obtain information as may be needed in connection with my loan application, including but not limited to:

- & Employment and income verification
- & Credit history and credit report
- & Bank account and asset verification
- & Previous mortgage payment history
- & Tax return verification (IRS 4506-C)

CONSENT

I understand that this information will be used to evaluate my creditworthiness and ability to repay the requested loan. I also understand that I have the right to dispute any information contained in my credit report.

I have read and agree to the above authorizations.

Signature: Nicole Phillips

Date: January 6, 2026

Electronic Signature captured at IP: 192.168.1.213

User Agent: Mozilla/5.0 (Windows NT 10.0; Win64; x64) Chrome/120.0.0.0