



## CREDIT CARD AUTHORIZATION

I, \_\_\_\_\_, hereby authorize **KCB**, credit report merchant for Loans Realty Elite, or 3<sup>rd</sup> party employment verification company, or lender's designated appraisal management company to charge my credit card in the amount of \$\_\_\_\_\_ for processing expenses incurred as part of my mortgage loan application.

Type of Card:  Visa  Mastercard  AmEx  Discover

Credit Card Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_ CVC Code: \_\_\_\_\_

Name on Card: \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date: \_\_\_\_\_

Cardholder's Signature: \_\_\_\_\_

**KCB Credit Report - Regular for Pre-Approval (Hard Pull required to submit to the Lender):**

\$92.00 for Single

\$163.20 for Joint (husband and wife)

**KCB Credit Report - Soft Pull for Inquiry Only Purpose:**

\$67.00 for Single

\$132.60 for Joint (husband and wife)

**Automated Underwriting System (Required by all Lenders):**

\$5.00 – **KCB** Reissue of Credit Report to Fannie Mae website or Freddie Mac website – **For Conventional**

\$50.00 – **KCB** Reissue of Credit Report to Fannie Mae website or Freddie Mac website – **For FHA**

**What-if Simulator (Manual Simulation Tool to help increase Fico Score – Not Required for Loan Submission):**

\$28.00 – Paid to CreditXpert

**Verification of Employment (Only if Borrower's Employer uses the services below to Verify Employment):**

\$130-\$150 - Paid to The Work Number, as applicable

**Appraisal Report required and paid to the lender's designated Appraisal Management Company:**

Range from \$525 - \$775 for single-family residents. We will let you know the exact amount prior to ordering.

\$775 and above for multi-units. We will let you know the exact amount prior to ordering.

**WE WILL EMAIL YOU A COPY OF YOUR PAID INVOICE**