



Gradient Mortgage Capital Commercial Loan Credit Authorization

This authorization grants Gradient Mortgage Capital, LLC, its successors, and/or assigns, ("Lender"), the right to obtain credit reports on the guarantors/owners of the borrowing entity for the purpose of evaluating a business-purpose loan application.

Authorization to Obtain Credit Information

I, the undersigned, hereby authorize Gradient Mortgage Capital, LLC, and its agents, employees, representatives, or assignees to obtain my personal credit report and other financial information from any credit reporting agency or other source, as permitted under the Fair Credit Reporting Act.

I understand that this information will be used exclusively for the purpose of evaluating the creditworthiness of the borrowing entity applying for a business-purpose loan with Lender, and for assessing my personal financial standing as an owner or guarantor of the entity. Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in this form, and I am obligated to amend and/or supplement the information provided for my application if required. Ownership of the loan and/or administration of the loan account may be transferred with such notice as may be required by law.

My transmission of this form as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this form containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this form were delivered containing my original written signature. The undersigned hereby acknowledges that any owner of the loan, its servicers, successors and assigns, may verify any information contained on this form or obtain any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this form or a consumer reporting agency.

Acknowledgment & Certification

I certify that the information provided is true and accurate to the best of my knowledge. I understand that this authorization does not constitute loan approval and that a separate determination of creditworthiness will be made by Lender, or any subsequent assignee of the loan.

Guarantor/Owner Name: _____

Primary Residence Address: _____

Date of Birth: _____

Social Security Number: _____

Signature: _____

Date _____

The Lender will comply with all applicable laws and regulations regarding the handling and sharing of customer information. This authorization shall remain valid for the duration of the loan process and any subsequent servicing, sale, or transfer of the loan.