To Be Completed if a Borrower/Co-Borrower Discloses Income From a Household Member Who is Not on the Promissory Note

LOAN #: _____

Your Hardship Affidavit /Request for Modification or Uniform Borrower Assistance Form indicates that a non-borrower contributes to your total household income. For our purposes, a "non-borrower" is an individual who resides in your home and contributes to the household income but is not personally obligated on your mortgage loan. As part of the evaluation process, a Credit Authorization Form must be completed and signed by each non-borrower.

Note: Updated or additional documents may be required. Copies of this form may be used if you have more than one non-borrower contributing to your total household income.

Please have the non-borrower fully execute the below **NON-BORROWER CREDIT AUTHORIZATION FORM.**

NON-BORROWER CREDIT AUTHORIZATION FORM TO OBTAIN CONSUMER CREDIT REPORT

The undersigned non-borrower certifies the following:

1. I am an occupant of _____(the "Property");
   PROPERTY ADDRESS
2. I contribute to the total household income of the Property;
3. I understand and acknowledge that Bank of America is evaluating the mortgage loan that is secured by the Property for a loan modification.
4. I hereby authorize Bank of America, N.A., or its designated agent, to obtain and review a consumer credit report containing my credit history and other non-public information as part of its evaluation process.

This Authorization shall constitute the undersigned's agreement to allow Bank of America, N.A. to obtain a copy of a consumer credit report in the manner permitted by the Fair Credit Reporting Act.

_____ _____

NAME (Non-Borrower) SIGNATURE (Non-Borrower)

_____ _____

RELATIONSHIP TO BORROWER DATE

NON-BORROWER SOCIAL SECURITY NUMBER: _____-_____-_____