CREDIT CARD AUTHORIZATION

I, ________________________________, hereby authorize **KCB**, credit report merchant for Loans Realty Elite Corporation, or 3rd 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):
$60.00 for Single
$100.00 for Joint (husband and wife)

KCB Credit Report - Soft Pull for Inquiry Only Purpose:
$45.00 for Single
$90.00 for Joint (husband and wife)

Automated Underwriting System (Required by all Lenders):
$4.00 – **KCB** Reissue of Credit Report to Fannie Mae website or Freddie Mac website

KCB What-if Simulator (Manual Simulation Tool to help increase Fico Score – Not Required for Loan Submission):
$9.00 per bureau

KCB Credit Analyzer (Automated Simulation Tool to help increase Fico Score – Not Required for Loan Submission):
$9.00 per bureau

Verification of Employment (Only if Borrower's Employer uses the servicers below to Verify Employment):
$76 + 3% - The Work Number
$58.00 + 3% - Experian Verifier

Appraisal Report paid to lender's designated Appraisal Management Company:
Range from $525 - $775 for single-family resident
$775 and above for multi-units

All fees charged by KCB are subject to credit card transaction fee – Convenience Fee
WE WILL EMAIL YOU A COPY OF YOUR PAID INVOICE