



Loans Realty Group



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CREDIT CARD AUTHORIZATION

I, _____, hereby authorize **KCB**, credit report merchant for Loans Realty Elite, 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):

\$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