

Jennifer Laterra, President

Sharon Clark, Executive Director

CREDIT REPORT RELEASE/AUTHORIZATION

I _____ am working with Central Jersey Housing Resource Center (CJHRC) Corp. I am requesting a copy of my credit report be run so I can determine my debt to income ratio and complete a monthly spending plan. I understand that CJHRC will not charge me a fee as they are absorbing the cost of the credit report and that this will be a “soft inquiry” to my credit.

I authorize and instruct CREDCO, INC. (MERCHANT) to furnish a copy of my personal credit report to CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC) CORP. I acknowledge and certify that CJHRC is attempting to obtain housing or provide housing counseling, financial literacy or other services for me and, therefore, has a legitimate business need for the credit report. I further certify and acknowledge that I initiated this transaction and that I agree that MERCHANT has a permissible purpose and is authorized to furnish my credit report per the NEW JERSEY AND FEDERAL CREDIT REPORTING LAWS. I agree to waive, release, and hold harmless CENTRAL JERSEY HOUSING RESOURCE CENTER, (CJHRC) CORP., from and against any and all claims and causes of action involving the furnishing of my credit report in reliance on the authorization. I agree to indemnify MERCHANT for any and all fees, costs, and expenses, including reasonable attorney fees arising in connection with any claim or cause of action brought in connection with MERCHANT’S furnishing of my credit report in reliance of this authorization.

I hereby authorize CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC) CORP. to request credit information from CREDCO INC. and for my counselor or other staff of CJHRC and/or their agents to have the right to review my credit rating and report for the counseling services I am seeking. CJHRC staff and/or their agents will try to assist me at no cost.

I understand and have supplied my social security number, date of birth, current address, if applicable other addresses I have lived at for the purpose of CJHRC staff to get a copy of my credit report.

Name: _____

SS# _____

Signature _____

Date: _____

Front Office Originals-Credit report release 6.11.2025

