

CREDIT AUTHORIZATION AND AFFILIATE INFORMATION SHARING AUTHORIZATION



I/We, the undersigned, do hereby authorize NVR Mortgage to obtain a current credit report at such time it is required to process the request for credit. I/We understand this is in connection with our attempt to obtain a mortgage loan from NVR Mortgage.

A copy of this authorization may be accepted as an original.

_____	_____	_____	
Borrower Name	Social Security Number	Birthday	
_____	_____	_____	_____
Address	City	State	Zip
_____	_____		_____
Signature	Date		

_____	_____	_____	
Borrower Name	Social Security Number	Birthday	
_____	_____	_____	_____
Address	City	State	Zip
_____	_____		_____
Signature	Date		

Consistent with the requirements arising under federal consumer protection laws, including the Fair and Accurate Credit Transactions Act and the Gramm-Leach-Bliley Act, the undersigned Borrower and Co-Borrower (together the "Borrower") hereby authorize NVR Mortgage Finance Inc., ("NVRM") to share information related to Borrower's mortgage loan application with NVRM's affiliate, NVR Inc. (the "Seller").

What Information Will NVRM Share?

NVRM will share only that information about the Borrower that is relevant to qualifying and approving the Borrower for a mortgage loan. This information includes, but is not limited to, income, assets, credit history, credit score, financial obligations and other general financial information.

For more information about NVRM's protection of Borrower information, Borrower should refer to the privacy notice provided by NVRM, which describes, among other things:

- What information NVRM collects and shares;
- The reasons NVRM can share Borrower personal information;
- How NVRM protects your personal information;
- How NVRM collects your personal information; and
- The circumstances under which Borrower can limit sharing.

What Information will NVRM NOT Share?

NVRM will NOT provide the Seller with a copy of the Borrower's mortgage loan application or credit report. NVRM will not disclose any of the Borrower's account numbers.

When Does this Authorization Terminate?

This authorization terminates at the earliest to occur of: (i) settlement of the home purchase; (ii) Borrower's withdrawal of the loan application; (iii) NVRM's denial of the loan application; or (iv) Borrower's written notification to terminate this authorization.

_____	_____	_____	_____
Borrower	Date	Borrower	Date