

CUSTOMER SIGNATURE AUTHORIZATION

General Information

Date \_\_\_\_\_

Customer Name (1) \_\_\_\_\_ D.O.B. \_\_\_\_\_

Customer Name (2) \_\_\_\_\_ D.O.B. \_\_\_\_\_

Social Security # (1) \_\_\_\_\_

Social Security # (2) \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone #'s \_\_\_\_\_

Name and Address of Company obtaining credit information

*Smart Solutions* Financial Services  
9369 Olive Blvd. Suite 200  
St. Louis, MO 63132  
636-533-4070  
314-754-2660 Fax  
[www.SmartSolutionsFS.com](http://www.SmartSolutionsFS.com)

Customer Authorization

I hereby authorize *Smart Solutions* Financial Services to order a consumer credit report to verify current credit status and to also verify other credit information, including past and present addresses and employment history. It is understood that a copy of this form can serve as authorization. This form also serves for the purpose of notifying outside companies that the customer has given permission to *Smart Solutions* Financial Services (acting as their financial advisor) to discuss any of their accounts on their behalf in order to help them settle their accounts with various creditors. The information obtained can also be used for insurance, mortgage or credit underwriting.

Customer Signature \_\_\_\_\_ Date \_\_\_\_\_

Customer Signature \_\_\_\_\_ Date \_\_\_\_\_

**Referral Release Authorization, Hold Harmless Clause & Privacy Notice**

I (We), (Customer Names) \_\_\_\_\_ release(s) the  
(Customer Names)  
following Mortgage/Real Estate/Insurance/Automotive/Other Company (and all persons of the following organization)

\_\_\_\_\_  
(Company.s Name Providing or Receiving Referral(s))  
and Smart Solutions Financial Services (and all persons associated with Smart Solutions Financial Services), harmless from any and all liability from being referred to another Real Estate, Mortgage, Automotive, Legal Advisor, Insurance company or any other company. Furthermore I (We) also hold harmless the above mentioned parties from all manner of liability with regard to providing my (our) name, address and telephone number to Smart Solutions Financial Services and we further authorize Smart Solutions Financial Services and the above mentioned parties to contact me (us) via telephone or mail for the purposes of improving my (our) overall financial standing with regard to obtaining a home loan and or other financial services products. The above inserted company will retain me (us) as their customer(s) during the period in which Smart Solutions Financial Services works with me (us) and thereafter. Once Smart Solutions has completed their work to help the customer with their credit/finances, the customer will go back to the above named company to obtain whatever financial product/service that was originally offered. Also, Smart Solutions and the above-mentioned company is in no way affiliated. They are in no way responsible for each other. We are aware that our privacy was in no way violated. I (we) also give the above mortgage or real estate company &/or my (our) representative permission to send my (our) credit report to Smart Solutions Financial Services and such action concerning the sending of our credit report to Smart Solutions Financial Services shall be understood as if I (we) did it my (our)selves. I (we) also give permission to Smart Solutions Financial Services to send my (our) credit report to a mortgage or real estate company as needed.

Also, I (we) understand that it is the intention of Smart Solutions Financial Services to keep my (our) financial information strictly confidential. **Furthermore, I (We) authorize and hold harmless Smart Solutions Financial Services with regard to referring our name and/or information to another company or business person where applicable** (for example, I (we) may need a loan officer, real estate sales or insurance agent) as Smart Solutions Financial Services may not be able to engage in this particular line/kind of business. I (We) may be required to obtain or need financial products or professional services from other persons or businesses.

I (We) have read, understand and agree to the terms of this Referral Release Authorization, Hold Harmless Clause & Privacy Notice and have provided my/our signatures below to acknowledge that I (we) are giving permission to be referred to Smart Solutions and furthermore give Smart Solutions permission to refer me (us) to companies they are networked with in order to help us obtain a better financial standing:

\_\_\_\_\_  
Primary Applicant Printed Name

\_\_\_\_\_  
Primary Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Secondary Applicant Printed Name

\_\_\_\_\_  
Secondary Applicant Signature

\_\_\_\_\_  
Date

( \_\_\_\_\_ )  
Phone #.s

( \_\_\_\_\_ )  
Alternate Phone #.s (Cell/Pager)

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City, State & Zip

# Smart Solutions Financial Services

9369 Olive, Suite 200, St. Louis, MO 63132 MAIN: (636) 533-4070 Fax: (314) 754-2660 [www.SmartSolutionsFS.com](http://www.SmartSolutionsFS.com)

## **Credit Repair Timeline & Home Loan Financing Disclosure**

If you are seeking to rent, buy, build or refinance a residence, Smart Solutions Financial Services recommends that you wait until your credit repair program is completed in full and you have the credit needed to qualify for your home loan. (Except for Rent to Own...You can move into the property during the credit repair process) It is the experience of Smart Solutions Financial Services that credit repair typically takes (approximately 90 days) for completion of the credit repair process. **However, when scores are lower than the middle 500s, or your credit is severely damaged, the credit repair program may take longer (6+ months).** Furthermore, if credit re-establishment is needed, then a minimum of 12 months will be needed in order to re-establish your credit. You can go online via our website [www.smartsolutionsFS.com](http://www.smartsolutionsFS.com) and apply for guaranteed approval credit cards to re-establish your credit.

If you have already put a contract on a house and you have scores lower than what is required to qualify for the particular type of financing you need, Smart Solutions Financial Services will make a good faith effort to help you meet your deadline. Please understand, in certain circumstances, the homebuyer may need to obtain an extension from the seller on an existing contract or the homebuyer may need to get another property altogether at such a time in the future when the credit issues have been resolved and loan qualification is actually achieved. If you are in a lease and you desire to purchase (or build) a residence, you may be able to do so and this could be subject to signing a month-to-month leasing agreement or a short-term lease until such time that you may qualify for a home loan that meets your specific needs.

**In the event that you are making an effort to refinance your existing home loan** and you are seeking to complete your particular objective (such as payoff bills, lower the house payment, etc) then you must be prepared to modify your timeline to get it finished until your credit repair services are completed.

If your home loan is denied or your real estate contract terminates during this credit repair process, Smart Solutions Financial Services and the mortgage or real estate company with whom you are doing business can in no way be held liable for this occurrence and you agree to this provision. Smart Solutions Financial Services will make a good faith effort to help you meet your goal when you want it met provided a reasonable amount of time (approximately 90 days and in severe cases, longer) is granted to your Smart Rep to complete your credit repair services. (We) have read, understand and agree to the above disclosure statements:

\_\_\_\_\_  
Borrower.s Printed Name

\_\_\_\_\_  
Borrower.s Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower.s Printed Name

\_\_\_\_\_  
Co-Borrower.s Signature

\_\_\_\_\_  
Date