

**THE SHINTANI GROUP, INC.**

10866 Wilshire Blvd., Suite 1625 Los Angeles, CA 90024  
TEL: 310-481-0669 FAX: 310-481-0675

Credit Report & Appraisal Authorization

In consideration for the processing of your loan application, the following credit fee is payable at the time the loan application is submitted for processing.

Credit Report Fee (payable to Xactus Credit/Xactus 360):

\_\_\_\_\_ \$86.00 for individuals only

\_\_\_\_\_ \$162.00 for married or domestic partners filing joint

Once credit is pulled by a lender, solicitations from other mortgage lenders are a common practice within our industry. To opt out, go to <https://www.optoutprescreen.com> or call 888-5OPTOUT. Another source is the Do not call registry website at <https://www.donotcall.gov>.

Credit Card Number: \_\_\_\_\_ Exp: \_\_\_\_\_

CVV: \_\_\_\_\_ Cardholder Name: \_\_\_\_\_

Billing Address: \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_

The appraisal fee shall be paid directly to the appraisal management company by the borrower at the time of the appraisal order. In the event payment is not paid to the appraiser at the time of the appraisal, the undersigned hereby agrees to pay the appraiser directly and is entitled to a copy of the paid inspection report. The fees are not refundable in full or in part, regardless of whether the loan application is approved by the lender.

If the appraisal or credit report fees above are insufficient to cover the actual charges, the undersigned hereby agrees to pay the actual costs incurred. THIS DOCUMENT SHALL CONSTITUTE IRREVOCABLE ESCROW INSTRUCTIONS TO THE SETTLEMENT AGENT TO PAY ANY UNPAID FEES TO THE VENDOR.

The acceptance of the appraisal and/or the credit report fees shall not constitute approval of the applicant's loan application, which may be approved only by the lender's approval committee. The Shintani Group, Inc. assumes no liability nor makes any guarantees as to approval by any lender. You may have received information about interest rates and loan type; however, the loan type, interest rate and loan fee for your loan, will be established on the date of approval.

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Applicant Date

Best contact person & phone number(s) for scheduling an appointment (Refinance only):

\_\_\_\_\_