

AIR CREDIT CARD AUTHORIZATION FORM

The law known as Appraiser Independence Requirements (AIR) went into effect October 15, 2010. It prohibits mortgage bankers/mortgage brokers from ordering appraisals directly from appraisers. The mortgage banker/mortgage broker will then order the appraisal on the borrower's behalf. The mortgage banker/mortgage broker is required by the law to deliver a copy of the appraisal to the borrower no less than three (3) business days prior to closing. Most lenders will use US Mail or Email to deliver the appraisal to you.

Most appraisals cost between \$475- \$700. This form authorizes Ez Homeloans LLC. to order an appraisal on the home you are purchasing or refinancing, and charge your credit card the amount of the appraisal.

For more information on AIR please go to:

<https://www.fanniemae.com/singlefamily/appraisers>

BORROWER NAME: _____

Cardholder Name: _____

Billing Address: _____

Email Address: _____

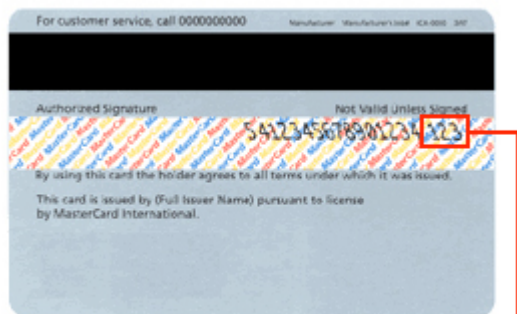
Credit Card Type: _____ VISA _____ MASTERCARD

Credit Card Number: _____ - _____ - _____ - _____

Expiration Date: _____ / _____

Billing Zip Code: _____

Card Identification Number (last 3 digits located on the back of the credit card): _____



3 Digit Card Verification Number

I hereby authorize Ez Homeloans LLC. to order an appraisal on the home I am purchasing or refinancing, and charge my credit card the amount of the appraisal.

Borrower

Date