

## NOTICE TO THE HOME LOAN APPLICANT and Credit Score Disclosure

BORROWER(S) NAME AND ADDRESS	FINANCIAL INSTITUTION NAME AND ADDRESS
ACCOUNT NUMBER	DATE

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores. The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change. Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application. If you have questions concerning the terms of the loan, contact the lender.

Credit Reporting Agency providing credit score	Date Credit Score Generated	Current Credit Score*	Key Factors that Adversely Affected Credit Score
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<b>Equifax (EFX)/ Beacon Score</b> PO Box 740241 Atlanta, GA 30374 Toll Free (877) 322-8228 www.equifax.com	_____	_____	_____
<i>Range of possible scores: 300-850</i>			
Applicant Name: _____			

<b>Experian (XPN)/ Fair Isaac Score</b> PO Box 9601 Allen, TX 75013-2104 Toll Free (888) 397-3742 www.experian.com	_____	_____	_____
<i>Range of possible scores: 300-850</i>			
Applicant Name: _____			

<b>TransUnion (TUC)/ Empirica Score</b> P.O. Box 2000 Chester, PA 19022 Toll Free (800) 916-8800 www.transunion.com	_____	_____	_____
<i>Range of possible scores: 336-843</i>			
Applicant Name: _____			

\* or most recent credit score that was previously calculated by the Consumer Reporting Agency for a Purpose Related to the Extension of Credit

Borrower \_\_\_\_\_ Date \_\_\_\_\_

# YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

CREDIT AGENCY PROVIDING REPORT

BORROWER(S) NAME AND ADDRESS	FINANCIAL INSTITUTION NAME AND ADDRESS
ACCOUNT NUMBER	DATE

<b>Your Credit Score</b>	
<b>Your credit score</b>	
<b>Understanding Your Credit Score</b>	
<b>What you should know about credit scores</b>	<p><b>Your credit score is a number that reflects the information in you credit report.</b></p> <p><b>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</b></p> <p><b>Your credit score can change, depending on our your credit history changes.</b></p>
<b>How do we use your credit score</b>	<b>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</b>
<b>The range of scores</b>	<p style="text-align: center;"><b>Scores range from a low of _____ to a high of _____ .</b></p> <p><b>Generally, the higher your score, the more likely you are to be offered better credit terms.</b></p>
<b>How your score compares to the scores of other consumers</b>	<b>Your credit score ranks higher than ___ percent of U.S. consumers.</b>
<b>Key factors that adversely affected your credit score</b>	

<b>Checking Your Credit Report</b>	
<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under federal law, you have a right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order you free annual credit report-</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit: <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form which you can obtain from the Federal Trade Commssion's website at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a> to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	<p>For more information about credit reports and and your rights under federal law, visit the Federal Reserve Board's website at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a>, or the Federal Trade Commission's website at <a href="http://www.ftc.gov">www.ftc.gov</a>.</p>

Applicant \_\_\_\_\_

Date \_\_\_\_\_