

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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Equifax (EFX)/ Beacon Score PO Box 740241 Atlanta, GA 30374 Toll Free (877) 322-8228 www.equifax.com			
<i>Range of possible scores: 300-850</i>	_____	_____	_____
Applicant Name: _____			

Experian (XPN)/ Fair Isaac Score 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: _____			

TransUnion (TUC)/ Empirica Score 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 _____