

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau 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 a credit bureau 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 credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau 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.

Equifax (EFX)/ Beacon Score PO Box 105873 Atlanta, GA 30348 Toll Free (888) 841-7335 www.equifax.com	Experian (XPN)/ Fair Isaac Score PO Box 9601 Allen, TX 75013-2104 Toll Free (888) 397-3742 www.experian.com	TransUnion (TUC)/ Empirica Score PO Box 4000 Chester, PA 19016 Toll Free (866) 887-2673 www.transunion.com
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**For valuable information about how credit scores are developed, please visit:
Fair, Isaac and Company (FICO)**

www.fairisaac.com
200 Smith Ranch Road
San Rafael, CA 94903
Ph: (415) 472-2211

INFORMATION REGARDING YOUR CREDIT SCORE IS LOCATED ON YOUR CREDIT REPORT

- The date of the credit score is the Date Ordered, which is listed on the first page of your credit report, in the top left-hand corner
- The Score for each credit bureau is listed on the first page of your credit report under the heading "Risk Scoring Results".
- The Key Factors affecting your credit scores are located directly below each score under the heading of "Comments". Note that the number in front of the explanation is only a code for that Key Factor. (See Example below: the Key Factor Code Number of 22, for example, is only a code number for that particular Key Factor. It is not a total.)
- The Range of possible credit scores is located directly beneath the scoring information. The score range for the models used to score your credit is 300-850
- The contact information and three letter abbreviation for each credit bureau is located above.

EXAMPLE:

***** RISK SCORING RESULTS *****

XPN Fair Isaac Score: 610

COMMENTS/ KEY FACTORS

- 22 Account(s) not paid as agreed and/or legal item filed**
- 18 Number of accounts delinquent**
- 10 Proportion of balance to high credit on bank revolving or all revolving accounts**
- 02 Delinquency reported on accounts**