

National Credit Score Disclosure

Applicant

Loan #

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In evaluating your application for a home mortgage loan, one factor your lender will consider is one or more of your credit scores because they assist the lender in evaluating your credit history in a faster, more objective manner. Your credit scores are found on your credit report, **a copy of which was provided to you with this disclosure**. The range of possible scores is from 300 to 850. Your lender may also obtain and consider other credit scores in making its decision on your application from the consumer reporting agencies listed below.

In addition to the credit scores, your credit report lists the key reasons why your scores were less than the maximum possible scores. Please keep in mind that these reasons are provided based on variables, where you received less than the maximum number of points possible. The listing of these reasons does not by itself indicate that you would not be approved for the loan you have requested. The lender considers many factors in addition to your credit score in making a decision on your application. If your application is not approved, you will receive a separate notice stating the specific reasons for that action which may or may not relate to your credit scores.

The originator or lender did not calculate your credit scores, nor did they develop the scoring models. If you have any questions about your credit scores or the information in the credit report from which the credit scores were computed, you can contact the consumer reporting agencies at the addresses listed below:

Equifax

PO Box 740258

Atlanta, GA 30374-0258

Phone: (800) 685-1111

Website: www.equifax.com

TransUnion

PO Box 1000

Chester, PA 19016-4000

Phone: (800) 888-4213

www.transunion.com/direct

Experian

PO Box 2104

Allen, TX 75013

Phone (888) 397-3742

www.experian.com

Notice to the Home Loan Applicant

(Pursuant to the Fair Credit Report Act [15 U.S.C. 1681g Sec 609(g)(1)(D)] as amended 12/4/03)

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 scores.

The credit score is a computer-generated summary calculated at the time of the request and based on the information 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 question 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 decisions on a loan application. If you have any questions concerning the terms of the loan, contact the lender.

This acknowledges that this Disclosure, along with a copy of my/our credit report, has been provided to each applicant/client pursuant to 15 U.S.C. 1681g Sec609(g)(1)(D) as amended 12/1/03 and effective 12/4/04.

Applicant

Date

Applicant

Date

Originator

Date