

Credit Score Notice to Home Loan Applicant

CUSTOMER NAME			
ADDRESS	CITY	STATE	ZIP CODE

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.

Your credit score, as of _____, is _____. This score is within a possible range of 250 to 900. The agency that supplied your score is checked immediately below.

CSC Credit Services
 Consumer Processing
 P.O. Box 619054
 Dallas, TX 75261-9054
 800-392-7816
<http://www.csccredit.com>

TransUnion
 P.O. Box 1000
 Chester, PA 19022
 800-888-4213
<http://www.transunion.com/direct>

Experian
 701 Experian
 Allen, TX
 888-397-3742

The top key factors that adversely affected your credit score, as reported by the agency, are:

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| <ul style="list-style-type: none"> <input type="checkbox"/> Account payment history is too new to rate <input type="checkbox"/> Amount owed on accounts is too high <input type="checkbox"/> Amount owed on delinquent accounts <input type="checkbox"/> Amount owed on revolving account is too high <input type="checkbox"/> Amount past due on accounts <input type="checkbox"/> Derogatory public record or collection <input type="checkbox"/> Lack of recent auto finance loan information <input type="checkbox"/> Lack of recent bank revolving information <input type="checkbox"/> Lack of recent consumer finance company account information <input type="checkbox"/> Lack of recent installment loan information <input type="checkbox"/> Lack of recent revolving account information <input type="checkbox"/> Length of time accounts have been established <input type="checkbox"/> Length of time revolving accounts have been established <input type="checkbox"/> Length of time consumer finance loans have been established <input type="checkbox"/> Length of time since derogatory public record or collection is too short <input type="checkbox"/> Level of delinquency on accounts <input type="checkbox"/> No recent bank / national revolving balances <i>(Transunion only)</i> <input type="checkbox"/> No recent non-mortgage balance information <input type="checkbox"/> No recent revolving balances <input type="checkbox"/> Number of accounts with delinquency | <ul style="list-style-type: none"> <input type="checkbox"/> Number of bank or national revolving accounts with balances <i>(Equifax only)</i> <input type="checkbox"/> Number of established accounts <input type="checkbox"/> Number of inquiries on consumer's credit file that adversely affected the credit score <i>(TransUnion only)</i> <input type="checkbox"/> Number of inquiries that adversely, but not significantly, affected the credit score <i>(Equifax only)</i> <input type="checkbox"/> Number of revolving accounts <input type="checkbox"/> Proportion of balances to credit limits is too high on bank revolving or other revolving accounts <input type="checkbox"/> Proportion of loan balances to loan amounts is too high <input type="checkbox"/> Serious delinquency <input type="checkbox"/> Serious delinquency, and derogatory public record or collection filed <input type="checkbox"/> Time since delinquency is too recent or unknown <input type="checkbox"/> Time since most recent account opening is too short <input type="checkbox"/> Too few accounts currently paid as agreed <input type="checkbox"/> Too many accounts recently opened <i>(Equifax only)</i> <input type="checkbox"/> Too many accounts with balances <input type="checkbox"/> Too many bank or national revolving accounts <i>(Equifax only)</i> <input type="checkbox"/> Too many consumer finance company accounts <input type="checkbox"/> Too many inquiries last 12 months <input type="checkbox"/> Too few accounts with recent payment information <i>(Equifax only)</i> <input type="checkbox"/> Too few bank revolving accounts <i>(Equifax only)</i> |
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