

GI GHCA9 B5A9 <9F9Q
Your Credit Score and the Price You Pay for Credit

Loan Number: **\$\$\$\$\$\$**
 Borrower(s): **GCFFCK9FB5A9Q**
 Property Address: **DFCD9FHM588F9GGQ**

Your Credit Score			
Your credit score	Score: 695	Source: Experian	Date: 09/25/2014
	Score: 690	Source: TransUnion	Date: 09/25/2014
	Score: 672	Source: Equifax	Date: 09/25/2014

Understanding Your Credit Score

What you should know about credit scores

Your credit score is a number that reflects the information in your credit report.

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.

Your credit score can change, depending on how your credit history changes.

How we use your credit score

Your credit Score can affect whether you can get a loan and how much you will have to pay for that loan.

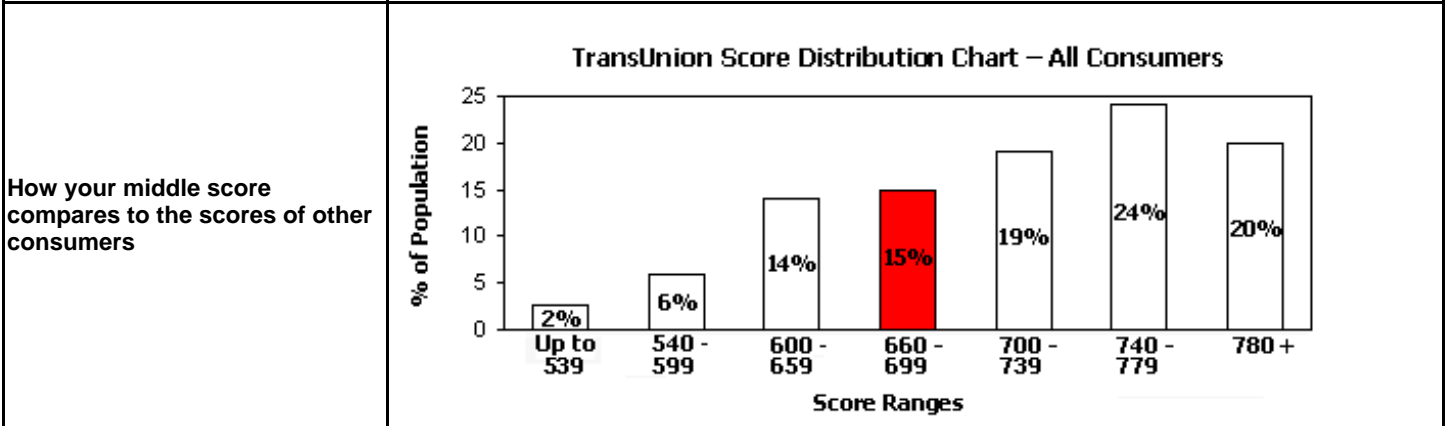
The range of scores

Equifax
Scores range from a low of **300** to a high of **850**

Experian
Scores range from a low of **375** to a high of **900**

TransUnion
Scores range from a low of **395** to a high of **848**

Generally, the higher your score, the more likely you are to be offered better credit terms.



Understanding Your Credit Score (continued)

<p>Key factors that adversely affected your credit score</p>	<p>Equifax 00040-DEROGATORY PUBLIC RECORD OR COLLECTION FILED; 00014-LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED; 00008-TOO MANY INQUIRIES LAST 12 MONTHS; 00006-TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS</p> <p>TransUnion 040-DEROGATORY PUBLIC RECORD OR COLLECTION FILED; 014-LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED; 010-PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS; 006-TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS</p> <p>Experian 40-DEROGATORY PUBLIC RECORD OR COLLECTION FILED; 14-LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED; 06-NUMBER OF FINANCE COMPANY ACCOUNTS; 08-NUMBER OF RECENT INQUIRIES</p>
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Checking Your Credit Report

<p>What if there are mistakes in my credit report?</p>	<p>You have the right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer report agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<p>How can I obtain a copy of my credit report?</p>	<p>Under federal law, you have the 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 your free annual credit report -</p> <p><i>By telephone:</i> Call toll-free: 1(877) 322-8228</p> <p><i>On the web:</i> www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<p>How can you get more information about credit reports?</p>	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at http://www.consumerfinance.gov/learnmore/ .</p>

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Your Credit Score and the Price You Pay for Credit

Loan Number: \$\$\$\$\$\$\$\$\$\$
 Borrower(s): 6CFFCK9F B5A9
 Property Address: DFCD9FHM588F9GG

Your Credit Score			
Your credit score	Score: 773	Source: TransUnion	Date: 09/25/2014
	Score: 771	Source: Experian	Date: 09/25/2014
	Score: 763	Source: Equifax	Date: 09/25/2014

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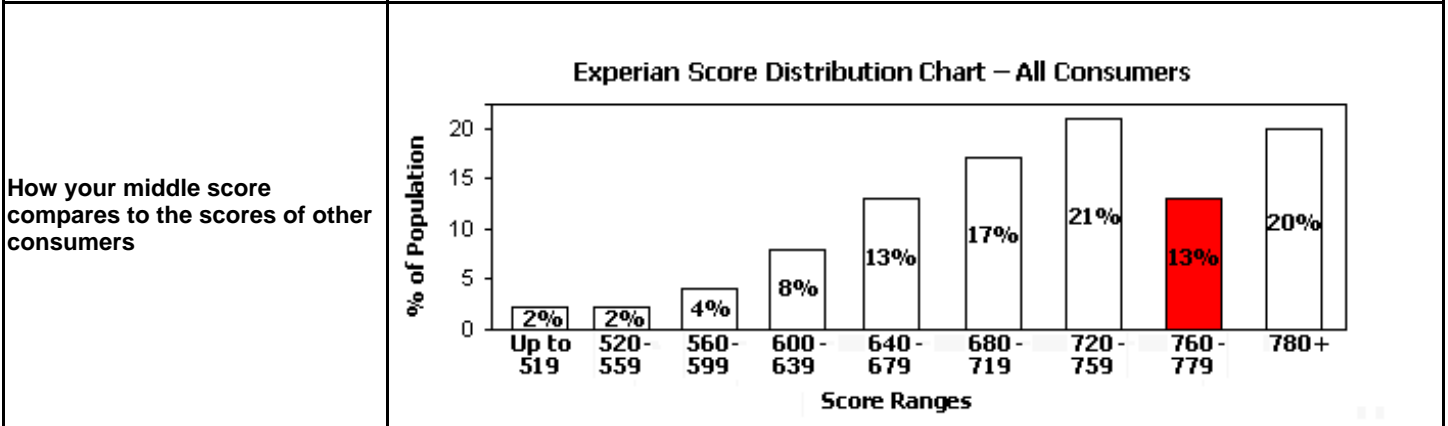
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Understanding Your Credit Score (continued)

<p>Key <u>factors</u> that adversely affected your credit score</p>	<p>Equifax 00030-TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT; 00010-PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS; 00008-TOO MANY INQUIRIES LAST 12 MONTHS; 00011-AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH</p> <p>Experian 06-NUMBER OF FINANCE COMPANY ACCOUNTS; 08-NUMBER OF RECENT INQUIRIES; 10-PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS; 09-NUMBER OF ACCOUNTS OPENED WITHIN THE LAST 12 MONTHS</p> <p>TransUnion 030-TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT; 012-LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED; 011-AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH; 010-PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS</p>
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PO Box 2379
 Garden Grove, CA, 92842
 800-676-3338
 www.informativeresearch.com

Client Name: [CUSTOMER NAME] **Report Type:** Notice to the Home Loan Applicant
Client ID: 2000000 **Order Number:** 400000000000PQ
First Issued: 09/25/2014 03:39 PM
Last Updated: 09/25/2014 03:39 PM

Borrower Information

Borrower: TEST **Co-Borrower:** TESTL
Borrower SSN: XXX-XX-1234 **Co-Borrower SSN:** XXX-XX-1234
Borrower DOB: **Co-Borrower DOB:**
Current Address: ADDRESS

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 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 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 Data Repository Information

Repository Name	Phone Number	Street Address	City, State Postal Code
Experian	(800) 509-8495	P.O. Box 9701	Allen, TX 75013
TransUnion	(800) 888-4213	P.O. Box 1000 2 Baldwin Place	Chester, PA 19022
Equifax Credit Information	(800) 685-1111	P.O. Box 740256	Atlanta, GA 30374