



CREDIT TECHNOLOGIES, INC.[®]

Close More Loans. Close Loans Others Can't.

SAMPLE MORTGAGE, INC.
1234 MAIN ST
ANYTOWN, FL 34567
123.456.7890

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

BAINES BUNKER, EDITH
704 HOWSER STREET
BROOKLYN, NY 11201

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 regarding the terms of the loan, please contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANS UNION
PO BOX 4000
CHESTER, PA 19022
866-887-2673
www.transunion.com

EXPERIAN
PO BOX 2002
ALLEN, TX 75013
888-397-3742
www.experian.com

EQUIFAX CREDIT
PO BOX 740256
ATLANTA, GA 30374
800-685-1111
www.equifax.com

The following information about your credit scores was created on 10/19/2004.

Applicant: BAINES BUNKER, EDITH
Name of Score: EQUIFAX/BEACON 5.0
Credit Score: 525 **Range:** 300-850
Key Factors affecting the score

- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- LEVEL OF DELINQUENCY ON ACCOUNTS

Applicant: BUNKER, EDITH
Name of Score: TRANSUNION/FICO CLASSIC (98)
Credit Score: 561 **Range:** 300-850
Key Factors affecting the score

- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- TOO MANY INQUIRIES LAST 12 MONTHS

Applicant: BAINES BUNKER, EDITH
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score: 562 **Range:** 300-850
Key Factors affecting the score

- DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- PROPORTION OF CURRENT LOAN BALANCE TO ORIGINAL LOAN AMOUNT

Borrower Signature _____ Date _____

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