



MERGED INFILE CREDIT REPORT

SEND TO: ARIZONA WHOLESALE - 602AWM
3813 E TRACKER TRAIL, PHOENIX, AZ 85050

REQUESTED BY: DANA RASCH
DATE: 4/29/2013

FILE #: 1487894
REF. #: --
REPOSITORIES: XP/TU/EF
PRICE: \$0.00

BORROWER INFORMATION

APPLICANT:	TESTCASE, MARISOL L	000-00-0001	05/27/1980
CURRENT ADDRESS:	220 LOCUST AVENUE, ANTHILL, MO 65488		

SCORE MODELS

APPLICANT

743 EQUIFAX/FACTA BEACON 5.0

MARISOL LEMUS TESTCASE - 000000001

- 00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- 00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 00008 TOO MANY INQUIRIES LAST 12 MONTHS
- 00012 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

741 TRANSUNION/FICO CLASSIC (98)

MARISOL L TESTCASE - 000000001

- 014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 012 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
- 008 TOO MANY INQUIRIES LAST 12 MONTHS
- 030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- FA INQUIRIES IMPACTED THE CREDIT SCORE

745 EXPERIAN/FAIR, ISAAC (VER. 2)

MARISOL TESTCASE - 000000001

- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 08 TOO MANY INQUIRIES LAST 12 MONTHS
- 09 TOO MANY ACCOUNTS RECENTLY OPENED

CREDIT

001	ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
	B / B	AUTO	03/13	\$31206	\$533	0	0	0			
	SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
	XP/TU/EF	069	07/12	\$28626	\$0	-	-	-	9	--/--	09/12
002	ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
	B / B	REV	04/13	\$4000	\$10	0	0	0			
	SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
	XP/TU/EF	MIN	09/12	\$228	\$0	-	-	-	7	--/--	04/13
003	ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
	B / B	REV	10/11	\$200	\$0	0	0	0			
	SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
	XP/TU/EF	-	04/09	\$0	\$0	-	-	-	31	--/--	08/09
004	ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
	B / B	REV	04/13	\$1800	\$0	0	0	0			
	SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
	XP/TU/EF	-	07/08	\$0	\$0	-	-	-	57	--/--	03/13
ACCOUNT CLOSED AT CONSUMER'S REQUEST											
005	ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
	B / B	REV	04/13	\$2300	\$0	0	0	0			
	SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
	XP/TU/EF	-	04/13	\$0	\$0	-	-	-	1	--/--	--/--
006	ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
	B / B	REV	04/13	\$7500	\$0	0	0	0			
	SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
	XP/TU/EF	-	05/10	\$0	\$0	-	-	-	35	--/--	04/12
ACCOUNT CLOSED AT CONSUMER'S REQUEST											

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER
CISCO/CREDITFAX: 2815 S. ALMA SCHOOL RD. #109, MESA, AZ 85210 (P) (800) 804-0043 (F) (800) 569-5222

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.



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PRICE: \$0.00

CREDIT

007											
ECOA / WHOSE B / B	GEMB/JCP	ACCT TYPE REV	REPORTED 04/13	HI CREDIT \$500	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU/EF	ACCT000007	TERM -	OPENED 01/10	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 39	LAST LATE --/--	DLA 09/11
008											
ECOA / WHOSE B / B	GEMB/OLD NAVY	ACCT TYPE REV	REPORTED 04/13	HI CREDIT \$1200	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU/EF	ACCT000008	TERM -	OPENED 02/12	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 15	LAST LATE --/--	DLA 09/12
009											
ECOA / WHOSE B / B	HSBC/MCRAE	ACCT TYPE REV	REPORTED 04/13	HI CREDIT \$900	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU/EF	ACCT000010	TERM -	OPENED 07/09	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 35	LAST LATE --/--	DLA 12/12
010											
ECOA / WHOSE B / B	MBNA AMERICA	ACCT TYPE REV	REPORTED 04/13	HI CREDIT \$7500	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU/EF	ACCT000001	TERM -	OPENED 04/13	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 1	LAST LATE --/--	DLA 04/13
011											
ECOA / WHOSE B / B	NBGL-MCRAES	ACCT TYPE REV	REPORTED 05/10	HI CREDIT \$900	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP/TU/EF	ACCT000013	TERM -	OPENED 07/09	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 09	LAST LATE --/--	DLA 02/10
PURCHASED BY ANOTHER LENDER											
012											
ECOA / WHOSE B / B	TOYOTA MOTOR CREDIT	ACCT TYPE AUTO	REPORTED 08/12	HI CREDIT \$30973	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP/TU/EF	ACCT000012	TERM 072	OPENED 07/12	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 2	LAST LATE --/--	DLA 08/12
013											
ECOA / WHOSE B / B	WFNNB/BEALLS	ACCT TYPE REV	REPORTED 04/13	HI CREDIT \$1000	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU/EF	ACCT000011	TERM -	OPENED 11/12	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 6	LAST LATE --/--	DLA 11/12
014											
ECOA / WHOSE B / B	GTE SOUTHWEST INC	ACCT TYPE INST	REPORTED 03/13	HI CREDIT -	PAYMENT -	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU/EF	ACCT000005	TERM 001	OPENED 09/12	BALANCE -	PAST DUE \$0	-	-	-	MO REV 1	LAST LATE --/--	DLA 03/13
UTILITY COMPANY											

COLLECTION ACCOUNTS

*** NONE ***

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

WHOSE	COMPANY	BUSINESS TYPE	INQUIRY DATE	BUREAU
B	FISERV CREDSTAR	FINANCE	04/24/13	XP/EF

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INQUIRIES (LAST 120 DAYS)

WHOSE	COMPANY	BUSINESS TYPE	INQUIRY DATE	BUREAU
B	CHASE CREDIT	REAL ESTATE	04/24/13	TU
B	MBNA	BANKING	04/18/13	XP
B	CITI	BANKING	03/19/13	TU

TRADE SUMMARY

TYPE	COUNT	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	\$0	\$0	\$0	\$0
AUTO	2	\$28626	\$31206	\$533	\$0
EDUCATION	0	\$0	\$0	\$0	\$0
OTHER INSTALLMENT	1	\$0	\$0	\$0	\$0
OPEN	0	\$0	\$0	\$0	\$0
REVOLVING	11	\$228	\$17400	\$10	\$0
OTHER	0	\$0	\$0	\$0	\$0
TOTAL	14	\$28854	\$48606	\$543	\$0

SECURED DEBT \$28626 OLDEST TRADELINE 07/08
UNSECURED DEBT \$228 DEBT/HIGH CREDIT 59%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	0	INQUIRIES:	4
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	--/--
BANKRUPTCY:	0	90 DAYS:	0		
PUBLIC RECORDS:	0	OTHER:	0		

MORTGAGE SUMMARY

TYPE	APPLICANT	CO-APPLICANT
# OF 30 DAY MTG DELINQ	0	-
# OF 60 DAY MTG DELINQ	0	-
# OF 90 DAY MTG DELINQ	0	-
# OF INQUIRIES	4	-
TRADELINE COUNT	14	-

CREDITORS

SUBSCRIBER NAME	ADDRESS	PHONE
ASSOC/CITI	P O BOX 15687, WILMINGTON DE 19850	800-533-5600
BANK OF AMERICA	PO BOX 982238, EL PASO, TX 79998	800-421-2110
BANK ONE	BANK ONE CARD SERV, WESTERVILLE OH 43081	800-955-9900
CATO	P O BOX 34216, CHARLOTTE NC 28234	704-556-7018
CATO CORPORATION	PO BOX 34216, CHARLOTTE, NC 28234	704-588-2428
CEDAR HILL NATIONAL	8100 DEMARK ROAD, CATO'S, CHARLOTTE, NC 28210	-
CHASE	PO BOX 15298, WILMINGTON, DE 19850	800-955-9900

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REF. #: --
REPOSITORIES: XP/TU/EF
PRICE: \$0.00

CREDITORS

SUBSCRIBER NAME	ADDRESS	PHONE
CHASE BANK USA, NA	201 N. WALNUT ST//DE1-1027, WILMINGTON, DE 19801	800-955-9900
CITI	PO BOX 6497, SIOUX FALLS, SD 57117	BYMAILONLY
CITICARDS CBNA	701 E 60TH ST B, IBS CDV DISPUTES, SIOUX FALLS, SD 57104	800-843-0777
CREDCO	6350 LAUREL CANYON BLVD, NORTH HOLLYWOOD, CA 91606	818-762-6262
DISCOVER FIN	POB 15316, WILMINGTON DE 19850	800-347-2683
DISCOVER FIN SVCS LLC	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVER FINANCIAL S	PO BOX15316, ATT:CMS/PROD DEVELOP, WILMINGTON, DE 19850-5316	-
GEMB/JC PENNEY	PO BOX 981402, EL PASO, TX 79998	800-542-0800
GEMB/JCP	PO BOX 984100, EL PASO, TX 79998	800-542-0800
GEMB/OLD NAVY	BRANCH C11A, P.O. BOX 981400, EL PASO, TX 79998	877-222-6868
GTE SOUTHWEST INC	500 TECHNOLOGY DR, WELDON SPRING, MO 63304	877-325-5156
GTE SOUTHWEST INC.	500 TECHNOLOGY DR SUITE 300, WELDON SPRINGS, MO 63304	877-325-5156
HSBC MCRAES	3455 HWY 80 W, JACKSON, MS 39209	601-968-4293
HSBC/MCRAE	PO BOX 15521, WILMINGTON, DE 19805	800-695-6950
MBGA/JCPENEY	P.O. BOX 27570, ALBUQUERQUE NM 87125	-
MBNA AMERICA	POB 15026, WILMINGTON DE 19801	800-421-2110
MCRAES INC	P O BOX 10327, JACKSON, MS 39289	601-968-4293
NBGL-MCRAES CREDIT DEP	PO BOX 10327, JACKSON, MS 39289	601-968-4220
OLD NAVY	P O BOX 103065, ROSWELL GA 30076	877-222-6868
TOYOTA MOTOR CREDIT	8550 UNITED PLAZA BLVD S, BATON ROUGE, LA 70809	504-929-6600
USAA FED SVG	POB 47504, SAN ANTONIO TX 78265	210-498-2265
USAA FEDERAL SAVINGS	PO BOX 33009, SAN ANTONIO, TX 78265	800-531-8722
USAA FEDERAL SAVINGS B	PO BOX 47504, SAN ANTONIO, TX 78265	800-531-8722

MISCELLANEOUS INFORMATION

- Instant View Password: B1-1993BF42
 - To verify the authenticity of this credit report, please visit <https://credit.ciscocredit.com> and click on the Instant View link. Enter report number 1487894 and password B1-1993BF42 to view the report. For any inquiries regarding this report or services provided by CISCO/CREDITFAX please contact us at (800) 804-0043.

DISCLAIMER

- An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

- This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

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

TRANSUNION
PO BOX 1000
CHESTER, PA 19022
800-888-4213
transunion.com/myoptions

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374
800-685-1111
www.equifax.com/fcra

*** END OF REPORT 4/29/2013 3:36:25 PM ***

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Prepared for:
ARIZONA WHOLESALE MORTGAGE INC
3813 E TRACKER TRAIL, PHOENIX, AZ 85050

File #: 1487894
Applicant: MARISOLL TESTCASE
Co-Applicant:
Date Ordered: 4/29/2013

credit radar™

Qualifications	Applicant	Co-applicant not ordered
Credit score (from bureaus*)		
on Equifax	Mid 743	
on Experian	745	
on TransUnion	741	
Negative mortgage history		
In last 12 months	none	
All time	none	
Installation loans ≤ 10 months left	!	
<hr/>		
Key Indicators		
Mid-score forecast, in 30 days ?	↗ 752	
Collection accounts	none	
Public records	none	
In dispute	none	
In credit counseling	none	
Authorized user	none	
Mortgage shopping (recent inquiries)	!	
Alerts reported by bureaus ?	none	
<hr/>		
Mid-Score Risk		
If revolving balances rise, in 30 days ?	+\$250 no decrease +\$1,000 ↘ 735	

*"Credit scores" are provided by the credit bureaus (see credit scoring section of credit report for details). Score "forecast" and score "risk" are provided by CreditXpert Inc. and are not bureau or FICO scores.



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RETURN SERVICE REQUESTED

MARISOL L TESTCASE
 220 LOCUST AVENUE
 ANTHILL, MO 65488

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>745 Model: EXPERIAN/FAIR, ISAAC (VER. 2)</p> <p>Source: EXPERIAN Date: 04/29/13</p>

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
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	<p>Scores range from a low of 320 to a high of 844.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 57 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> ● LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED ● TOO MANY INQUIRIES LAST 12 MONTHS ● TOO MANY ACCOUNTS RECENTLY OPENED

Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<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> Visit 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/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

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 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.

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 220 LOCUST AVENUE
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Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>741 Model: TRANSUNION/FICO CLASSIC (98) Source: TRANS UNION Date: 04/29/13</p>

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>Scores range from a low of 336 to a high of 843.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	<p>Your credit score ranks higher than 58 percent of U.S. consumers.</p>
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> ● LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED ● LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED ● TOO MANY INQUIRIES LAST 12 MONTHS ● TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT ● INQUIRIES IMPACTED THE CREDIT SCORE

Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
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If you have questions concerning the terms of the loan, contact the lender.

RETURN SERVICE REQUESTED

MARISOL L TESTCASE
 220 LOCUST AVENUE
 ANTHILL, MO 65488

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>743 Model: EQUIFAX/FACTA BEACON 5.0</p> <p>Source: EQUIFAX Date: 04/29/13</p>

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	<p>Your credit score ranks higher than 58 percent of U.S. consumers.</p>
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> ● TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT ● LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED ● TOO MANY INQUIRIES LAST 12 MONTHS ● LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<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> Visit 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/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore.</p>

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 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.