

NOTICE TO THE HOME LOAN APPLICANT

MILNE, AA
 7754 HONEYTREE BV
 100 ACRE WOOD, ME 42534

Dear Borrower,

In connection with your application for a home loan, a lender must disclose to you the score that a credit bureau distributed to the users and we 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 credit bureau 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 overtime, 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 or the credit information that is furnished to you. Contact the following credit bureau at:

Trans Union	Experian	Equifax Credit Information Services
P.O. Box 4000	P.O. Box 2002	P.O. Box 740241
Chester, PA 19016	Allen, TX 75013	Atlanta, GA 30374
866-887-2673	888-397-3742	800-685-1111

The credit bureau or credit agency plays no part in the decision to take any action on your loan application request and is unable to provide you with specific reasons for the decision on a loan application.

The following information about your credit scores was provided:

Applicant: AA MILNE

Name of Score: EXPERIAN/FAIR, ISAAC MODEL

Credit Score: 672 **Range:** 300-850

Key Factors effecting the score

- ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED
- LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
- NUMBER OF ACCOUNTS DELINQUENT
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

Applicant: AA MILNE

Name of Score: EQUIFAX/BEACON '96

Credit Score: 660 **Range:** 350-950

Key Factors effecting the score

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- AMOUNT OWED ON DELINQUENT ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TOO FEW ACCOUNTS WITH RECENT PAYMENT INFORMATION

Applicant: AA MILNE

Name of Score: TRANS UNION EMPERICA 98

Credit Score: 645

Key Factors effecting the score

- LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- NUMBER OF ACCOUNTS DELINQUENT

Borrower Signature _____ Date _____

https://credit.credittechnologies.com/shared/reports/notice_htm.asp

7/12/01

Co-Borrower Signature _____ Date _____

If you have questions concerning the terms of the loan, please contact **SAMPLE MTG CO** at **123.456.7890**