

Superior Credit
123 TOO SERIOUS LANE
EVERGREEN, CO 80439
303-111-5555

**NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE**

TESTCASE, DAVID C
504 N GRANDVIEW STREET 2
ANTHILL, MO 65488

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, contact the lender.

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

TRANS UNION	EQUIFAX CREDIT	EXPERIAN
PO BOX 4000	PO BOX 740241	PO BOX 2002
CHESTER, PA 19016	ATLANTA, GA 30374	ALLEN, TX 75013
866-887-2673	800-685-1111	888-397-3742
www.transunion.com	www.equifax.com	www.experian.com/reportaccess

The following information about your credit scores was created on 9/3/2010.

Applicant:TESTCASE, DAVID C

Name of Score:EQUIFAX/FACTA BEACON 5.0

Credit Score:660 **Range:**300-850

Key Factors affecting the score

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TOO MANY INQUIRIES LAST 12 MONTHS

Applicant:TESTCASE, DAVID C

Name of Score:TRANSUNION/FICO CLASSIC (98)

Credit Score:658 **Range:**300-850

Key Factors affecting the score

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED

- NUMBER OF ACCOUNTS WITH DELINQUENCY
- LEVEL OF DELINQUENCY ON ACCOUNTS
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

Applicant:TESTCASE, DAVID C

Name of Score:EXPERIAN/FAIR, ISAAC (VER. 2)

Credit Score:668 **Range:**300-850

Key Factors affecting the score

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- TOO MANY INQUIRIES LAST 12 MONTHS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

Borrower Signature _____ Date _____