

Prepared for:
Evergreen Credit - Test Acct
32065 CASTLE COURT, EVERGREEN, CO 80439

File #: 2201143
Applicant: DAVID TESTCASE
Co-Applicant:
Date Ordered: 10/9/2013

credit radar™

Qualifications	Applicant	Co-applicant not ordered
Credit score (from bureaus*)		
on Equifax	Mid 660	
on Experian	668	
on TransUnion	658	
Negative mortgage history		
In last 12 months	none	
All time	!	
Installation loans ≤ 10 months left	none	
<hr/>		
Key Indicators		
Mid-score forecast, in 30 days ?	↗ 668	
Collection accounts	none	
Public records	!	
In dispute	none	
In credit counseling	none	
Authorized user	none	
Mortgage shopping (recent inquiries)	!	
Alerts reported by bureaus ?	!	
<hr/>		
Mid-Score Risk		
If revolving balances rise, in 30 days ?	+\$250 no decrease +\$1,000 ↘ 656	

*"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.



POWERED BY CreditXpert(R) products are based on credit report information from the credit bureaus. CreditXpert Inc. ("CXI") is not responsible for inaccurate results, including any due to incorrect, missing, or outdated report information or incorrect assumptions about the future. Scores and score changes predicted by CreditXpert products are only estimates and are not guaranteed. CXI is not affiliated with or endorsed by Equifax, Experian, TransUnion or FICO. CXI is not a credit counseling or credit repair organization. THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CXI AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.

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Date: 10/9/2013

Company: Evergreen Credit - Test Acct



Applicant: DAVID TESTCASE

	Experian	TransUnion	Equifax
Bureau Scores	668	658	660
Potential Score Improvement	+8	+21	+13
Credit Analyzer Module	Planning	Planning	Planning

Credit Assure™

Credit Assure™ searches for inaccurate information (i.e., incorrect, outdated, or missing data). It also seeks for the best combination of pay downs, balance transfers, and other activities through credit management scans so that you don't overlook the opportunities to raise a borrower's credit score.

CREDIT ASSURE BENEFITS:

-  Alerts you to opportunities you might have overlooked
-  Helps you approve more applicants
-  Helps you make better offers and close more loans

CreditXpert^(R) products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results, including any due to incorrect, missing, or outdated credit report information. Score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. does not represent that CreditXpert Credit Scores™ are identical or similar to credit scores produced by any other company. CreditXpert Inc. is not associated with Fair Isaac Corporation. CreditXpert Inc. is not a credit counseling or a credit repair organization.

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MERGED INFILE CREDIT REPORT

SEND TO: Evergreen Credit - - 1101099
32065 CASTLE COURT, EVERGREEN, CO 80439

REQUESTED BY: HAPPY DAZE
DATE: 10/9/2013

FILE #: 2201143
REF. #: TESTCASE DAVID
REPOSITORIES: XP/TU/EF
PRICE: \$13.00

APPLICANT INFORMATION

APPLICANT:	TESTCASE, DAVID	000-00-0002	-
CURRENT ADDRESS:	504 N GRANDVIEW STREET, ANTHILL, MO 85488		

SCORE MODELS

APPLICANT

660 EQUIFAX/FACTA BEACON 5.0

RANGE: 334-818
DAVID CURRAN TESTCASE - 000000002

- 00038 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- 00018 NUMBER OF ACCOUNTS WITH DELINQUENCY
- 00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 00008 TOO MANY INQUIRIES LAST 12 MONTHS

658 TRANSUNION/FICO CLASSIC (98)

RANGE: 336-843
DAVID C TESTCASE - 000000002

- 038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- 018 NUMBER OF ACCOUNTS WITH DELINQUENCY
- 002 LEVEL OF DELINQUENCY ON ACCOUNTS
- 010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- FA DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

668 EXPERIAN/FAIR, ISAAC (VER. 2)

RANGE: 320-844
DAVID C TESTCASE - 000000002

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

EXPERIAN FRAUD SHIELD

APPLICANT

1 - *** FRAUD SHIELD ***
TESTCASE, DAVID
* INPUT SSN ISSUED 1983 - 1986

ALERT

APPLICANT

1 - OFAC: CLEAR
DAVID C TESTCASE YOB: 1972
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER
ADVANTAGE CREDIT: 32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439 (P) 303-670-7993 (F) 303-670-8067

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Advantage Credit
Credit Reporting Services

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REPOSITORIES: XP/TU/EF
PRICE: \$13.00

MISCELLANEOUS INFORMATION

- Instant View Password: BE-A76ACF
- To verify the authenticity of this credit report, please visit <https://credit.advcredit.com> and click on the Instant View link. Enter report number 2201143 and password BE-A76ACF to view the report. For any inquiries regarding this report or services provided by ADVANTAGE CREDIT please contact us at 303-670-7993.

OPEN ACCOUNTS

001											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED			
B / B	MTG	09/13	\$54000	\$404	0	0	0				
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	360	04/12	\$52729	\$0	-	-	-	13	--	09/13	
History: 09/13; *****											
CONVENTIONAL REAL ESTATE MORTGAGE											

002											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED			
B / B	REV	10/13	\$1620	\$34	0	0	0				
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	MIN	10/09	\$641	\$0	-	-	-	49	--	10/13	
History: 10/13; *****											

003											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED			
B / B	REV	10/13	\$3600	\$19	0	0	0				
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	MIN	08/08	\$625	\$0	-	-	-	70	--	10/13	
History: 10/13; *****											

004											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	NO STATUS			
B / B	REV	05/07	\$1500	-	0	0	0				
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP	-	07/02	-	-	-	-	-	1	--	--	
History: 05/07; *											
PURCHASED BY ANOTHER LENDER											

CLOSED ACCOUNTS

001											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID			
B / B	REV	04/13	\$1000	\$0	0	0	0				
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	-	03/13	\$0	\$0	-	-	-	1	--	--	
History: 04/13; *											
ACCOUNT CLOSED AT CONSUMER'S REQUEST											

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REPOSITORIES: XP/TU/EF
PRICE: \$13.00

CLOSED ACCOUNTS

002											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID			
B / B	REV	03/11	\$300	\$0	0	0	0				
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	-	11/09	\$0	\$0	-	-	-	17	--	--	
History: 03/11; *****											
ACCOUNT CLOSED AT CONSUMER'S REQUEST											

003											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID			
B / B	EDU	06/13	\$3624	\$0	0	0	0				
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
TU/EF	240	07/11	\$0	\$0	-	-	-	22	--	04/13	
History: 06/13; *****											
TRANSFER; COLLATERAL: PFROM S											

004											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID			
B / B	MTG	05/12	\$46800	\$0	0	0	0				
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	360	06/11	\$0	\$0	-	-	-	10	--	04/12	
History: 05/12; *****											
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											

DEROGATORY ACCOUNTS

001											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	CUR WAS 90			
B / B	EDU	09/13	\$28700	\$221	0	0	1				
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	241	07/11	\$30933	\$0	-	-	-	48	11/07	09/13	
History: 09/13; *****											

002											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	CUR WAS 30			
B / B	REV	10/13	\$398	\$21	1	0	0				
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	MIN	10/08	\$107	\$0	-	-	-	61	11/09	09/13	
History: 10/13; *****											

003											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PD WAS 30			
B / B	MTG	06/11	\$30000	\$0	1	0	0				
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	360	10/08	\$0	\$0	05/10	-	-	29	05/10	06/11	
History: 06/11; *****2*****											
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											

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DEROGATORY ACCOUNTS

004											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+				
B / B	EDU	12/08	\$2000	\$0	0	0	1	PD WAS 90			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU	UNK	04/96	\$0	\$0	-	-	11/07	20	11/07	12/08	
History: 12/08; *****4*****											
TRANSFERRED TO ANOTHER LENDER											
005											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+				
B / B	EDU	12/08	\$3682	\$0	0	0	1	PD WAS 90			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
TU	-	10/98	\$0	\$0	-	-	11/07	20	11/07	12/08	
History: 12/08; *****4*****											
TRANSFERRED TO ANOTHER LENDER											
006											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+				
B / B	EDU	05/07	\$1000	\$0	0	0	1	PD WAS 90			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU	UNK	04/96	\$0	\$0	-	-	01/07	37	01/07	02/07	
History: 05/07; ****4*****											
TRANSFERRED TO ANOTHER LENDER											
007											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+				
B / B	OTHE	01/08	-	-	-	-	-	BANKRUPTCY			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
EF	-	06/97	-	-	-	-	-	-	--	08/07	
History: 01/08; *****											
BANKRUPTCY											
008											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+				
B / B	AUTO	09/10	\$8379	-	4	1	1	CHARGE OFF			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	036	04/07	-	-	06/10 05/10 04/10 03/10	07/10	08/10	27	08/10	08/10	
History: 09/10; 943222*****											
SECURED LOAN											

OTHER CREDIT HISTORY

*** NONE ***

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PUBLIC RECORDS

001				
ECOA / WHOSE B / B	JACKSONVLE	FILE DATE 01/08	AMOUNT \$0	STATUS DATE 06/08
SOURCE XP/TU/EF	Docket #: P000001	PLAINTIFF -		ACTION TYPE CHAPTER 7 BANKRUPTCY
*** P				

INQUIRIES (LAST 120 DAYS)

WHOSE	COMPANY	BUSINESS TYPE	INQUIRY DATE	BUREAU
B	CB NPR FL	MISC	10/04/13	EF
B	LANDAM CR SV	FINANCE/NONPERSONAL	10/02/13	TU
B	INFO1-GA	MISC	10/02/13	EF
B	DECISION ONE MORTGAGE	FINANCE	09/27/13	XP
B	CDS	MISC	08/02/13	TU/EF
B	CREDIT DATA SERVICES I	FINANCE	07/26/13	XP
B	STANDFACTS	FINANCE	07/07/13	XP/TU/EF
B	CRED DTA SVC	MISC	06/20/13	TU

TRADE SUMMARY

TYPE	COUNT	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	3	\$52729	\$54000	\$404	\$0
AUTO	1	\$0	\$0	\$0	\$0
EDUCATION	5	\$30933	\$28700	\$221	\$0
OTHER INSTALLMENT	0	\$0	\$0	\$0	\$0
OPEN	0	\$0	\$0	\$0	\$0
REVOLVING	6	\$1373	\$5618	\$74	\$0
OTHER	1	\$0	\$0	\$0	\$0
TOTAL	16	\$85035	\$88318	\$699	\$0

SECURED DEBT	\$52729	OLDEST TRADELINE	04/96
UNSECURED DEBT	\$32306	DEBT/HIGH CREDIT	96%

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DEROGATORY SUMMARY

CHARGE OFFS:	1	30 DAYS:	3	INQUIRIES:	8
COLLECTIONS:	0	60 DAYS:	1	MOST RECENT LATE:	undetermined
BANKRUPTCY:	1	90 DAYS:	5		
PUBLIC RECORDS:	1	OTHER:	0		

MORTGAGE SUMMARY

	TYPE	APPLICANT	CO-APPLICANT
# OF 30 DAY MTG DELINQ		1	-
# OF 60 DAY MTG DELINQ		0	-
# OF 90 DAY MTG DELINQ		0	-
# OF INQUIRIES		8	-
TRADELINE COUNT		16	-

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 10/09/13

Name	SSN	DOB
DAVID E TESTCASE	00000002	N/A
DAVID TEST CASE	00000002	N/A

Address	Time Frame
9280 ADELPHI RD, ANTHILL, MO 65488	09/97 - 05/11
102 W WILDWOOD ST, ANTHILL, MO 65488	03/06 - 10/08

Employer	Address	Occupation	Reported
COUNTY HEALTH DEPT	-	-	09/11
LABCORP	-	-	09/10

2 TRANSUNION - PULLED ON: 10/09/13 - INFILE DATE: 02/01/88

Name	SSN	DOB
DAVID C TESTCASE	-	N/A
N/A	-	01/30/72
N/A	00000002	N/A

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PRICE: \$13.00

SOURCE OF INFORMATION

Address	Time Frame
9280 ADELPHI RD 103, ANTHILL, MO 65488	00/00
102 W WILDWOOD ST, ANTHILL, MO 65488	-

3 EQUIFAX - PULLED ON: 10/09/13 - INFILE DATE: 04/20/88

Name	SSN	DOB
DAVID CURRAN TESTCASE	-	01/30/92
DAVID TESTCASE CASE	-	N/A
N/A	000000002	N/A

Address	Time Frame
9280 ADELPHI RD APT 103, ANTHILL, MO 654880001	03/07

Employer	Address	Occupation	Reported
COUNTY HEALTH DEPT	ANTHILL, MO	PHARMACY TECH	--

CREDITORS

SUBSCRIBER NAME	ADDRESS	PHONE
AQUA FINANCE	1415 MERRILL AV, WAUSAU WI 54402	715-848-5425
BANK OF AMERICA	POB 17054, WILMINGTON, DE 19884	800-421-2110
CAPITAL 1 BK	11013 W BROAD ST GLEN, ALLEN, VA 23060	800-955-7070
CHASE MANHATTAN MORTGA	10790 RANCHO BERNARDO RD, SAN DIEGO, CA 92127	-
CREDIT DATA SERVICES	4200 W CYPRESS ST # 3750, TAMPA, FL 33607	813-877-8007
DECISION ONE MORTGAG	5201 W KENNEDY BLVD STE 600, TAMPA, FL 33609	704-887-2546
DISCOVER FINANCIAL S	PO BOX15316, ATT:CMS/PROD DEVELOP, WILMINGTON, DE 19850-5316	800-347-2683
FINGERHUT CREDIT ADVAN	16 MCLELAND RD, SAINT CLOUD, MN 56303	BYMAILONLY
HFC	PO BOX 1547, CHESAPEAKE, VA 23327	800-365-0175
NCO FINANCIAL SYSTEMS	507 PRUDENTIAL RD, HORSHAM, PA 19044	215-441-3000
SALLIE MAE	PO BOX 9500, PO# SMI-0000013421, WILKES-BARRE, PA 18773	888-272-5543
SALLIE MAE SERVICING	1002 ARTHUR DR, LYNN HAVEN, FL 32444	(888)272-5543
SOUTHERN MTG	6010 DAWSON BLVD, NORCROSS, GA 30093	800-9891056
SPIEGEL	101 CROSSWAY PARK WEST, WOODBURY, NY 11797	516-576-0704
UNVL/CITI	PO BOX 6241, SIOUX FALLS, SD 57117	BYMAILONLY
US BKPT CT FL JACKSONV	311 W MONROE ST RM 234, JACKSONVILLE, FL 32202	BYMAILONLY

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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.



Advantage Credit
Credit Reporting Services

MERGED INFILE CREDIT REPORT

SEND TO: Evergreen Credit - - 1101099
32065 CASTLE COURT, EVERGREEN, CO 80439

REQUESTED BY: HAPPY DAZE
DATE: 10/9/2013

FILE #: 2201143
REF. #: TESTCASE DAVID
REPOSITORIES: XP/TU/EF
PRICE: \$13.00

CREDITORS

SUBSCRIBER NAME	ADDRESS	PHONE
WASHINGTON MUTUAL FA	PO BOX 1093, NORTHRIDGE, CA 91328	-
WSHNGTN MUTL	P.O. BOX 1093, NORTHRIDGE, CA 91328	-

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RETURN SERVICE REQUESTED

DAVID TESTCASE
 504 N GRANDVIEW STREET
 ANTHILL, MO 85488

Your Credit Score and the Price You Pay for Credit

Your Credit Score			
Your credit score	SCORE	SOURCE / MODEL	DATE
	668	EXPERIAN/FAIR, ISAAC (VER. 2)	10/09/13
	658	TRANSUNION/FICO CLASSIC (98)	10/09/13
	660	EQUIFAX/FACTA BEACON 5.0	10/09/13

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>EXPERIAN: Scores range from a low of 320 to a high of 844.</p> <p>TRANS UNION: Scores range from a low of 336 to a high of 843.</p> <p>EQUIFAX: 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>EXPERIAN: Your credit score ranks higher than 37 percent of U.S. consumers.</p> <p>TRANS UNION: Your credit score ranks higher than 35 percent of U.S. consumers.</p> <p>EQUIFAX: Your credit score ranks higher than 36 percent of U.S. consumers.</p>
Key factors that adversely affected your credit score	<p>EXPERIAN</p> <ul style="list-style-type: none"> • 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 <p>TRANS UNION</p> <ul style="list-style-type: none"> • 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 <p>EQUIFAX</p> <ul style="list-style-type: none"> • 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

Checking Your Credit Report

What if there are mistakes in your credit report?	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. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	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. To order your free annual credit report: <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <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: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
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.

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

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

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

If you have questions concerning the terms of the loan, contact the lender.