CALIFORNIA - NOTICE TO THE HOME LOAN APPLICANT

VETERAN

Loan #: UAT.72-107407A MIN: 100057400002127514

Date: OCTOBER 5, 2018

Lender: PULTE MORTGAGE LLC

Borrower(s): JACIE TEST VETERAN

Property Address: 478 GREENWAY CIR, ALAMO, CA 94507

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau 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 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 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 credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau 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.

EquiFax Mortgage Services www.equifax.com P.O. Box 740241 Atlanta, GA 30374 1-800-685-1111 TransUnion Consumer Disclosure Center www.transunion.com P.O. Box 1000 Chester, PA 19022 1-800-916-8800 Experian www.experian.com P.O. Box 2002 Allen, TX 75013 1-888-397-3742

If you have any questions concerning the terms of the loan, contact the lender at: **PULTE MORTGAGE LLC**

7390 SOUTH IOLA, ENGLEWOOD, CO 80112 (866) 668-8871 EXT. 2036

Cal. Civ. Code §1785.20.2(d)

By signing below, the undersigned hereby acknowledge(s) receipt of a copy of this disclosure.

JACIE TEST VETERAN 10/05/2018 01:33:37 PM MDT

- BORROWER - JACIE TEST VETERAN - DATE -

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 9898989897, NMLS #: 987654)

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