

## Notice to the Home Loan Applicant

VETERAN

Loan #: UAT.72-107407A

MIN: 100057400002127514

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.

One or more of the following consumer reporting agencies will provide the credit score:

**Experian**

701 Experian Parkway  
P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)

**Equifax Mortgage Services**

P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

**TransUnion Consumer Disclosure Center**

P.O. Box 2000  
Chester, PA 19022  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Credco**

12395 First American Way  
Poway, CA 92064  
1-800-523-0233

Your acknowledgment below signifies that this written notice was provided to you.

JACIE TEST VETERAN 10/05/2018 01:33:29 PM MDT

- BORROWER - JACIE TEST VETERAN - DATE -

