

CALIFORNIA CREDIT SCORE DISCLOSURE

In evaluating your application for a home mortgage loan, one factor your lender will consider is one or more of your credit scores because they assist the lender in evaluating your credit history in a faster, more objective manner. Your credit scores are found on your credit report, a copy of which, upon request will be provided to you. The range of possible scores is from 300 to 850. Your lender may also obtain and consider other credit scores in making its decision on your application from the credit bureaus listed below.

In addition to the credit scores, your credit report list the key factors why your scores were less than the maximum possible score. Please keep in mind the factors are only indicators of why you received less than the maximum score possible. The listing of these factors does not by itself indicate that you would not be approved for the loan you have requested. Your lender considers many factors in addition to your credit scores in making a decision on your application. If your application is not approved, you will receive a separate notice stating the specific reason for that action which may or may not relate to your credit scores.

Your lender did not calculate your credit scores nor did your lender develop the scoring models. If you have any questions about your credit scores or the information in the credit report from which the scores were computed, you can contact the credit bureaus at the addresses listed below.

<u>EXPERIAN</u>	<u>TRANS UNION</u>	<u>EQUIFAX</u>
P.O. BOX 9601 ALLEN, TX 75013 (888) 397-3742 www.experian.com	P.O. BOX 1000 CHESTER, PA 19022 (800) 888-4213 www.transunion.com	P.O. BOX 740241 ATLANTA GA 30374 (800) 270-3435 www.equifax.com

NOTICE TO HOME LOAN APPLICANT

Pursuant to California civil code section 1785.20.2

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 key factors affecting your credit score.

The credit score is a computer-generated summary calculated at the time of the request and based on the 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 patters 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 to make sure it is accurate. Credit records may vary from one company to another.

If you have any questions, about your 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 bureaus play 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 the loan application.

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

THIS CERTIFIES THAT THIS DISCLOSURE, ALONG WITH A COPY OF THEIR CREDIT REPORT, IF REQUESTED, HAS BEEN PROVIDED TO EACH APPLICANT/CLIENT ELIGIBLE PURSUANT TO CALIFORNIA CIVIL CODE SECTION 1785.20.2