



# Announcement!

**Released December 1, 2004**

## **New Reporting Requirements -- Fact Act Disclosure Requirements**

To comply with new reporting requirements for the Fair and Accurate Credit Transactions Act (the "Fact Act") that became effective December 1, 2004, we have changed procedures in order to respond to your underwriting and DU/LP requests.

**One Choice Mortgage, LLC will require that the signed Borrowers Authorization accompany any loan applications in which we may pull a Credit Bureau Report or run DU/LP before a credit decision can be made.**

We appreciate your cooperation with this new compliance requirement. This will additionally insure our ability to comply with the required consumer notifications per the provisions of the Fair Credit Reporting Act (FCRA).

**Please contact your Sales Representative or Dianna Sullivan with any questions.  
Thank you for your continued business.**

**ONE CHOICE MORTGAGE, LLC**

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