

## FACT ACT DISCLOSURE

Applicant(s) Name and Address	Lender Name and Address
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## CONSUMER CREDIT SCORE DISCLOSURE

Pursuant to the Fair and Accurate Credit Transactions Act of 2003 (the "Fact Act") disclosure obligations which became effective on December 1, 2004, amending provisions of the Fair Credit Reporting Act (FCRA) (15 U.S.C. 1681a) under Subsection 609(g) of the FCRA, requires us to provide the following information as soon as reasonably practicable. The credit bureau(s) listed below provided a credit score that was used in connection with your home loan application.

<ul style="list-style-type: none"> <li>● <b>Equifax Credit Information Services</b>  P.O. Box 740241  Atlanta, GA 30374  To order report: 1-800-685-1111  To report fraud: 1-800-525-6285</li>   <p>Current/Most Recent Credit Score:  Borrower =  Co-Borrower =  Credit Score Date:  Credit Score Range: 300-850  Key Factors Adversely Affecting Your  Credit Score:</p> </ul>	<ul style="list-style-type: none"> <li>● <b>TransUnion Consumer Disclosure Center</b>  P.O. Box 1000  Chester, PA 19022  To order report: 1-800-888-4213  To report fraud: 1-800-916-8800</li>   <p>Current/Most Recent Credit Score:  Borrower =  Co-Borrower =  Credit Score Date:  Credit Score Range: 300-850  Key Factors Adversely Affecting Your  Credit Score:</p> </ul>
<ul style="list-style-type: none"> <li>● <b>Experian National Consumer Assistance</b>  P.O. Box 2002  Allen, TX 75013  To order report: 1-888-397-3742  To report fraud: 1-888-397-3742</li>   <p>Current/Most Recent Credit Score:  Borrower =  Co-Borrower =  Credit Score Date:  Credit Score Range: 340-820  Key Factors Adversely Affecting Your  Credit Score:</p> </ul>	<ul style="list-style-type: none"> <li>● <b>Other:</b> _____  _____  _____  To order report: _____  To report fraud: _____</li>   <p>Current/Most Recent Credit Score:  Borrower = _____  Co-Borrower = _____  Credit Score Date: _____  Credit Score Range: _____ to _____  Key Factors Adversely Affecting Your  Credit Score:</p> </ul>

Key Factors referenced are listed below:

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| <ol style="list-style-type: none"> <li>1. Amount owed on accounts is too high</li> <li>2. Level of delinquency on accounts</li> <li>3. Too few bank revolving accounts</li> <li>4. Too many bank or national revolving accounts</li> <li>5. Too many accounts with balances</li> <li>6. Too many consumer finance company accounts</li> <li>7. Account payment history is too new to rate</li> <li>8. Too many recent inquiries last 12 months</li> <li>9. Too many accounts recently opened</li> <li>10. Proportion of balances to credit limits is too high on bank revolving or other revolving accounts</li> <li>11. Amount owed on revolving accounts is too high</li> <li>12. Length of time revolving accounts have been established</li> <li>13. Time since delinquency is too recent or unknown</li> <li>14. Length of time accounts have been established</li> <li>15. Lack of recent bank revolving information</li> <li>16. Lack of recent revolving account information</li> </ol> | <ol style="list-style-type: none"> <li>17. No recent non-mortgage balance information</li> <li>18. Number of accounts with delinquency</li> <li>20. Length of time since derogatory public record or collection is too short</li> <li>21. Amount past due on accounts</li> <li>22. Serious delinquency, derogatory public record or collection filed</li> <li>23. Number of bank or national revolving accounts with balances</li> <li>24. No recent revolving balances</li> <li>26. Number of revolving accounts</li> <li>28. Number of established accounts</li> <li>29. No recent bankcard balances</li> <li>30. Time since most recent account opening too short</li> <li>31. Too few accounts with recent payment information</li> <li>38. Serious delinquency and public record or collection filed</li> <li>39. Serious delinquency</li> <li>40. Derogatory public record or collection filed</li> </ol> |
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