

**NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE**

TESTCASE, DAVID

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 regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANS UNION	EQUIFAX CREDIT	EXPERIAN
PO BOX 4000	PO BOX 740241	PO BOX 2002
CHESTER, PA 19016	ATLANTA, GA 30374	ALLEN, TX 75013
866-887-2673	800-685-1111	888-397-3742
www.transunion.com	www.equifax.com	www.experian.com/reportaccess

The following information about your credit scores was created on 10/5/2009.

Applicant:TESTCASE, DAVID

Name of Score:EQUIFAX/FACTA BEACON 5.0

Credit Score:660 **Range:**300-850

Key Factors affecting the score

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TOO MANY INQUIRIES LAST 12 MONTHS

← YOUR CREDIT SCORE EQUIFAX

Applicant:TESTCASE, DAVID

Name of Score:TRANSUNION/FICO CLASSIC (98)

Credit Score:658 **Range:**300-850

Key Factors affecting the score

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED

← YOUR CREDIT SCORE TRANSUNION

- NUMBER OF ACCOUNTS WITH DELINQUENCY
- LEVEL OF DELINQUENCY ON ACCOUNTS
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

Applicant:TESTCASE, DAVID

Name of Score:EXPERIAN/FAIR, ISAAC (VER. 2)

Credit Score:668 **Range:**300-850

← YOUR CREDIT SCORE EXPERIAN

Key Factors affecting the score

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- TOO MANY INQUIRIES LAST 12 MONTHS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

Borrower Signature _____ Date _____

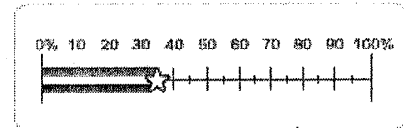
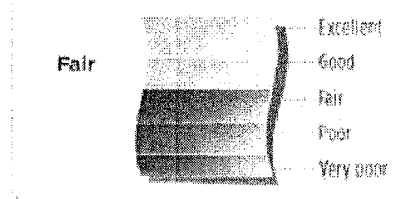
Credit Analyzer

Reports available for: TransUnion Experian

Results for TransUnion
For: DAVID TESTCASE


CreditXpert Credit Score™ Summary

Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 35% of the U.S. population.

Actions

 **Potential score change: +18**

Results based on a fresh credit report.

- **Potential improvements found in your TransUnion report.** [More]
- **Potential score change:** These actions could raise your credit score by 18 points.
- **Cash needed for these actions: \$1,232** [More]
- **Timeframe:** Immediate

How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$1,232. This is in addition to your monthly payments, and was estimated based on the balances as they were last reported in your credit file.

These actions may raise your score

The estimated score change is based on doing all the actions in the order shown.

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your**

revolving accounts. You can do this by paying down the balance on an existing account.

Action: Paying down all of the following balances: pay down to \$10 on CAPITAL 1 BK (# ACCT000027****) and pay down to \$321 on WASHMTL/PROV (# ACCT000022****). Then, update the balances of these accounts through rapid rescoring.

Score impact: +15

2. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account.

Action: Paying down the balance to \$24 on your WASHMTL/PROV account (# ACCT000022****), and updating the balance through rapid rescoring.

Score impact: +3

Notes on Actions

- [About rapid rescoring disputes \[More \]](#)
- [Understanding the estimated score increase \[More \]](#)
- [Order of actions \[More \]](#)

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Credit Analyzer

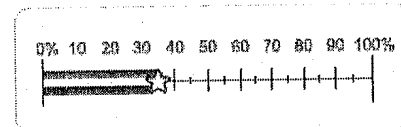
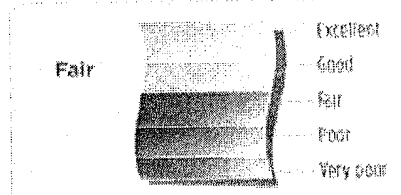
Reports available for: TransUnion Experian

Results for Experian
For: DAVID TESTCASE

CreditXpert Credit Score™ Summary

Currently, your credit score will make it difficult for you to receive the best offers from lenders, especially for credit cards. Be prepared to pay higher fees and interest rates and/or to make a deposit or down payment. Also, you may not be able to qualify for high credit limits and loan amounts.

Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 35% of the U.S. population.



Credit Analysis

There are both positive and negative factors that influence your credit score. The most important factors of each kind are listed below, in their order of importance. These factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact. The same is true for positive factors if you have a very low credit score.

Additional details are provided for some factors to help you better understand how they relate to your credit accounts.



Negative Factors

1. Payment history

In the past, you were late with your payments or were derogatory on 12 account(s). This only includes accounts for which the payment history was reported.

2. Collection accounts and public records

You have at least one collection account or negative public record.

3. Credit usage

On average, you are using 24% of the credit limit on your revolving accounts. This only includes accounts for which the credit limit or highest balance is reported. This is because if the credit limit is not reported, your highest balance is used instead. Lost, stolen, transferred, or sold accounts may be excluded from this factor.

4. Credit applications

You applied for credit 8 time(s) in the past 12 months, as recorded in this credit report. Mortgage and auto loan applications within the last 30 days are not counted. Prior to this 30-day window, all mortgage applications within a short period (14 or 45 days, depending on the bureau) count as a single application. This is also true of applications for auto loans.

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Positive Factors

1. Credit accounts

You have at least one open bankcard.

2. Payment history

You have not been late with your payments in the past 12 months. This only includes accounts for which the payment history was reported.

3. Credit history

On average, your accounts have a payment history that starts 1 year and 6 months ago.

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Actions

Potential score change: +8

Results based on a fresh credit report.

- **Potential improvements found in your Experian report.** [More]
- **Potential score change:** These actions could raise your credit score by 8 points.
- **Cash needed for these actions: \$1,244** [More]
- **Timeframe:** Immediate

How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$1,244. This is in addition to your monthly payments, and was estimated based on the balances as they were last reported in your credit file.

These actions may raise your score

The estimated score change is based on doing all the actions in the order shown.

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account.
 - Action:** Paying down the balance to \$288 on your CAP ONE BK account (# ACCT000027****), and updating the balance through rapid rescoring.
 - Score impact:** +5
2. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account.
 - Action:** Paying down all of the following balances: pay down to \$10 on WASH MUTUAL/PROVIDIAN (# ACCT000022****) and pay down to \$12 on CAP ONE BK (# ACCT000027****). Then, update the balances of these accounts through rapid rescoring.
 - Score impact:** +3

Notes on Actions

- **About rapid rescoring disputes** [More]
- **Understanding the estimated score increase** [More]
- **Order of actions** [More]

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CreditXpert Essentials™ is comprised of CreditXpert Credit Score™, CreditXpert Credit Analysis™ and CreditXpert Credit Wizard™.

The following information applies to all CreditXpert(R) products.

The information used by CreditXpert products is derived from one or more credit reports produced by the major credit reporting agencies, also called credit bureaus. The information contained in credit reports reflects the latest information provided to and recorded by the credit bureaus. Recent activity, such as making a payment, opening a new account, or authorizing a credit inquiry, may not yet be reflected in the person's credit reports. If not, this activity will not be reflected in any CreditXpert products. In addition, results may change every time new information is added to or removed from credit reports, as well as with the passage of time. CreditXpert products are only as accurate as the information upon which they are based. CreditXpert Inc. is not responsible for incorrect, missing, or outdated information in credit reports, which may lead to inaccurate results. Users should carefully review all of the information in credit reports to make sure it is accurate and up-to-date. Note that CreditXpert Inc. does not provide financial or other advice, and is not a credit counseling or credit repair organization.

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