

| Your Credit Score |                                |  |
|-------------------|--------------------------------|--|
| Your credit score | <b>669</b><br>Source: EXPERIAN | Model: EXPERIAN/FAIR, ISAAC (VER. 2)<br>Date: 11/10/10 |

| Understanding Your Credit Score                                 |  |
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| <b>What you should know about credit scores</b>                 | <p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p> |
| <b>How we use your credit score</b>                             | Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.   |
| <b>The range of scores</b>                                      | <p>Scores range from a low of 300 to a high of 850.</p> <p>Generally, the higher your score, the more likely you are to be offered better terms.</p>   |
| <b>How your score compares to the scores of other consumers</b> | Your credit score ranks higher than 37 percent of U.S. consumers.  |
| <b>Key factors that adversely affected your credit score</b>    | <ul style="list-style-type: none"> <li>● TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</li> <li>● TOO MANY INQUIRIES LAST 12 MONTHS</li> <li>● PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS</li> <li>● NUMBER OF ACCOUNTS WITH DELINQUENCY</li> </ul>  |

| Checking Your Credit Report                              |  |
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| <b>What if there are mistakes in your credit report?</b> | <p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the credit reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>   |
| <b>How can you obtain a copy of your credit report?</b>  | <p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p style="text-align: center;">Annual Credit Report Request Service<br/>P.O. Box 105281<br/>Atlanta, GA 30348-5281</p> |
| <b>How can you get more information?</b>                 | For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a> , or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a> .   |

### **Notice to the Home Loan Applicant**

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 is 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 this loan, contact the lender.