

California Credit Score Disclosure

In evaluating your application for a mortgage loan, one factor your Lender(s) will consider is one or more of your credit scores. Each of your Lender(s) consider your credit scores because they assist your Lender(s) in evaluating your credit history in a faster, more objective manner. The range of possible scores is from 300 to 850. Your Lender(s) may also obtain and consider other credit scores in making their decisions on your application from the credit bureaus listed below.

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

Equifax
P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111
www.equifax.com

Trans Union
Consumer Relations
P.O. Box 34012
Fullerton, CA 92634
(800) 888-4213
www.transunion.com

Experian
P.O. Box 2104
Allen, TX 75013
(888) 397-3742
www.experian.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(s) must disclose to you the score that a credit bureau distributed to users and the Lender(s) used in connection with your home loan, and the 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 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 credit bureau at the address and telephone number provided with this notice. The credit bureau 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 decisions on a loan application.

For more information contact:
www.SanDiegosFinestRealEstate.com
(858) 755-2111 Telephone • (858) 630-2120 Facsimile