

## Mortgage+Care

The fields in this document are filled in by Mortgage+Care Loan Origination Software.  
Please contact us at (800)481-2708 or [www.mortcare.com](http://www.mortcare.com) for a list of mergeable documents.

### NOTICE TO THE HOME LOAN APPLICANT (USE OF CREDIT SCORE)

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connecting 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 request and based on 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 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 information that is furnished to you, contact the credit bureau(s) at the address(es) and telephone number(s) 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 decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

The credit bureau(s) who supplied a credit score about you are:

Experian, Phone: (800)397-3742  
701 Experian Parkway, Allen, TX 75013  
and/or

Score: \_\_\_\_\_

Equifax, Phone: (800) 685-1111  
P.O. Box 740241, Atlanta, GA 30374

Score: \_\_\_\_\_

and/or

Trans Union Corporation, Phone: (800) 888-4213  
P.O. Box 390, Springfield, PA 19064

Score: \_\_\_\_\_

I/We acknowledge receipt of a copy of this Notice on the Dates indicated besides our signatures.

\_\_\_\_\_  
Borrower <f5> <f6> <f7>

Date

\_\_\_\_\_  
Borrower <f10> <f11> <f12>

Date