



**NOTICE TO THE HOME LOAN APPLICANT**

Applicant: \_\_\_\_\_

Property: \_\_\_\_\_ Loan #: \_\_\_\_\_

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 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 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 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 any questions concerning the terms of your loan, contact PrimeLending at:

Address:2856 E. Kemper Rd  
City, State, Zip Code: Cincinnati, OH 45241  
Loan Officer:  
Phone: 513-842-0080  
Fax:513-842-0079

The following credit bureaus (if box is checked) provided a credit score that was used:

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> <u>TransUnion Consumer Relation</u><br>PO Box 1000<br>Chester, PA 19022<br>(800) 888-4213 | <input type="checkbox"/> <u>Equifax Consumer Relations</u><br>PO Box 105873<br>Atlanta, GA 30348<br>(800) 685-1111 | <input type="checkbox"/> <u>Experian Consumer Relations</u><br>PO Box 2002<br>Allen, TX 75013<br>(888) 397-3742 |
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Attached is a copy of the credit report, which contains the credit scores used in connection with this loan.

**Acknowledgment**

**I/We, the undersigned state that I/We have received a copy of my/our credit report which reflects my/our credit scores that pertains to the loan that I/We have applied for with PrimeLending, a PlainsCapital Company.**

\_\_\_\_\_  
Applicant Date Applicant Date

\_\_\_\_\_  
Applicant Date Applicant Date