NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE

Borrower(s) Name and Address:	Lender Name and Address: **EXPRESS HOME MORTGAGE** **30 MAIN STREET, SUITE 205** **DANBURY, CT 06810**
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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 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 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, or contact the lender, if the lender developed or generated the credit score. 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 bureaus(s) listed below provided a credit score that was used in connection with your home loan application.

Credit Bureau #1	**Credit Bureau #2**	**Credit Bureau #3**
Experian PO Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com Model Used: _____ Range of Possible Scores:____ to ____	Trans Union PO Box 2000 Chester, PA 19022 (800) 888-4213 www.transunion.com Model Used: _____ Range of Possible Scores:____ to ____	Equifax Credit Information Services PO Box 740241 Atlanta, GA 30374 (800) 685-111 www.equifax.com Model Used: _____ Range of Possible Scores:____ to ____
Borrower Name: Score: **N/A** Created: _____ Comments: _____ _____ _____ _____	**Borrower** Name: Score: **N/A** Created: _____ Comments: _____ _____ _____ _____	**Borrower** Name: Score: **N/A** Created: _____ Comments: _____ _____ _____ _____
Co-Borrower Name: Score: **N/A** Created: _____ Comments: _____ _____ _____ _____	**Co-Borrower** Name: Score: **N/A** Created: _____ Comments: _____ _____ _____ _____	**Co-Borrower** Name: Score: **N/A** Created: _____ Comments: _____ _____ _____ _____

I/We have received a copy of this Credit Score Information Disclosure.

Borrower	Date	Co-Borrower	Date