

## NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

APPLICANT(S) NAME AND ADDRESS  	LENDER NAME AND ADDRESS (ORIGINATOR):  <b>VAMortgageCenter.com</b> <b>2101 Chapel Plaza Ct, Ste 107</b> <b>Columbia, MO 65203</b> <b>(P) 573-876-2600, (F) 573-876-6051</b>
---------------------------------------	--

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 based on information 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 the loan, contact the lender.

The consumer reporting agencies listed below provided a credit score that was used in connection with your home loan application.

Consumer Reporting Agency	Borrower:	Co-Brw:
<b>Experian</b> <b>P.O. Box 2002</b> <b>Allen, TX 75013</b> <b>(P)888-397-3742</b>  Model Used: _____  Range of Possible Scores _____ to _____	Score: _____ Created: _____ Factors _____	Score: _____ Created: _____ Factors _____

Consumer Reporting Agency	Borrower:	Co-Brw:
<p><b>TransUnion</b>  <b>P.O. Box 1000</b>    <b>(P)800-888-4213</b></p> <p>Model Used:  _____</p> <p>Range of Possible Scores  _____ to _____</p>	<p>Score: _____ Created: _____</p> <hr/> <p>Factors</p>	<p>Score: _____ Created: _____</p> <hr/> <p>Factors</p>
<p><b>Equifax</b>  <b>P.O. Box 740241</b>  <b>Atlanta, GA 30374</b>  <b>(P)800-685-1111</b></p> <p>Model Used:  _____</p> <p>Range of Possible Scores  _____ to _____</p>	<p>Score: _____ Created: _____</p> <hr/> <p>Factors</p>	<p>Score: _____ Created: _____</p> <hr/> <p>Factors</p>

I/We have received a copy of this disclosure.



\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date