

3538 Oak Forest Drive Suite #A Houston, Texas 77018 Tel: (713) 776-9390 Fax: (713) 776-9405

**CREDIT SCORE INFORMATION DISCLOSURE**

**DATE:** \_\_\_\_\_

APPLICATION(S) NAME AND ADDRESS:

LENDER NAME AND ADDRESS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

NBT Commonwealth Mortgage Corporation  
3538 Oak Forest Drive, Suite #A  
Houston, Texas 77018

**NOTICE TO THE HOME LOAN APPLICANT**

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 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 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 a decision a loan application.

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

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

- Name: Transunion Phone: (800) 888-4213  
Address: P. O. Box 1000 Web: www.Transunion.com  
Chester, PA 19022
- Name: Experian Phone: (888) 397-3742  
Address: P. O. Box 2104 Web: www.Experian.com  
Allen, TX 75013
- Name: Equifax Phone: (800) 685-1111  
Address: P. O. Box 105851 Web: www.Equifax.com  
Atlanta, GA 30348

By signing below, applicant(s) acknowledge the receipt of this disclosure and accompanying information regarding the applicant's credit score.

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

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

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

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