

**Guaranteed Rate, Inc.**  
**Your Credit Score and The Price You Pay for Credit**

**Your Credit Score**

**Your credit score**

**804**

Source: Experian  
701 Experian Parkway  
P.O. Box 2002  
Allen, TX 75013  
1-888-EXPERIAN (1-888-397-3742)  
www.experian.com/reportaccess

Date: **April 16, 2024**

**Understanding Your Credit Score**

**What you should know about credit scores**

Your credit score is a number that reflects the information in your credit report.

Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.

Your credit score can change, depending on how your credit history changes.

**How we use your credit score**

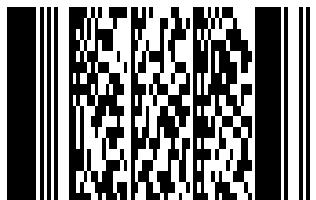
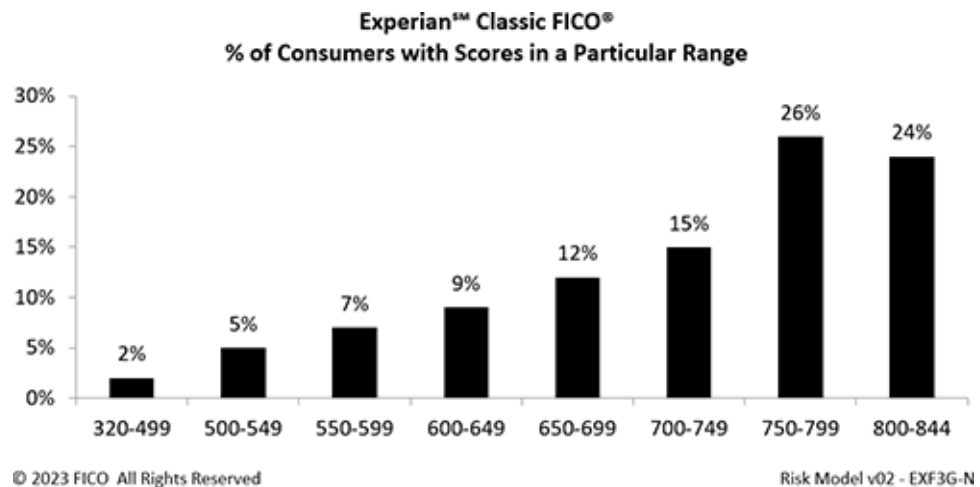
Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

**The range of scores**

Scores range from a low of **320** to a high of **844**.

Generally, the higher your score, the more likely you are to be offered better credit terms.

**How your score compares to the scores of other consumers**

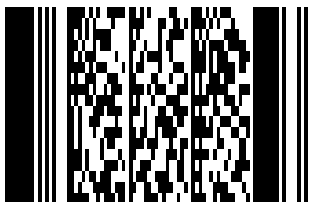


## Understanding Your Credit Score (continued)

<b>Key factors that adversely affected your credit score</b>	Proportion of balance to high credit on bank revolving or all revolving accounts Number of accounts with balances Number of accounts opened within the last 12 months Length of time accounts have been established
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## Checking Your Credit Report

<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report --</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</p>



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Source: Equifax Disclosure Department  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
www.equifax.com/FCRA

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**How we use your credit score**

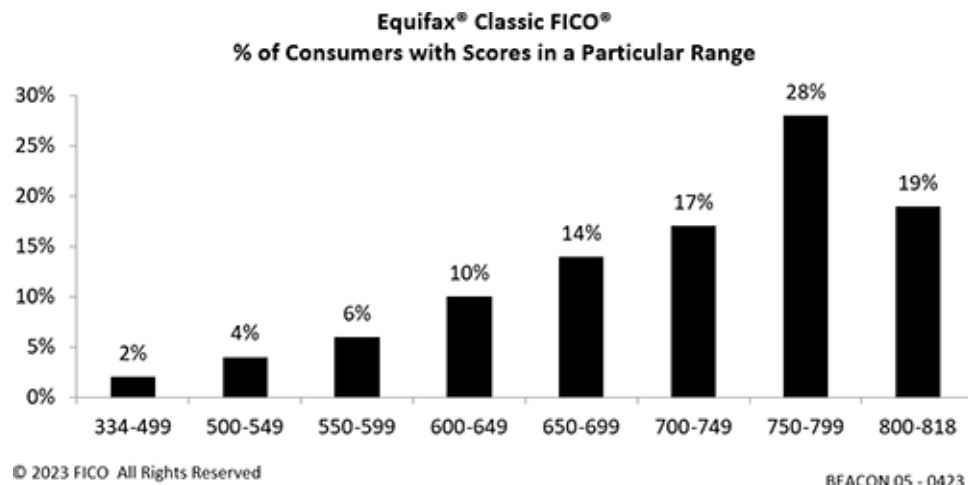
Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

**The range of scores**

Scores range from a low of **334** to a high of **818**.

Generally, the higher your score, the more likely you are to be offered better credit terms.

**How your score compares to the scores of other consumers**

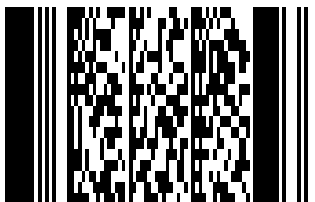


## Understanding Your Credit Score (continued)

<b>Key factors that adversely affected your credit score</b>	Time since most recent account opening is too short Length of time accounts have been established No adverse factor No adverse factor
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## Checking Your Credit Report

<b>What if there are mistakes in your credit report?</b>	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.  It is a good idea to check your credit report to make sure the information it contains is accurate.
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<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .



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Source: TransUnion Consumer Relations  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19016  
1-800-888-4213  
www.transunion.com/myoptions

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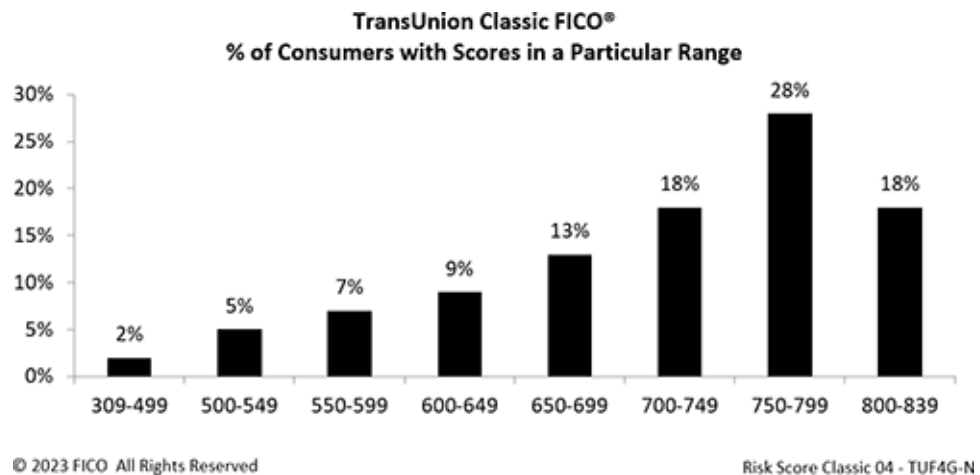
Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

**The range of scores**

Scores range from a low of **309** to a high of **839**.

Generally, the higher your score, the more likely you are to be offered better credit terms.

**How your score compares to the scores of other consumers**

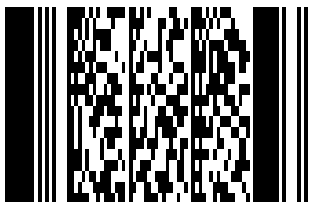


## Understanding Your Credit Score (continued)

<b>Key factors that adversely affected your credit score</b>	Time since most recent account opening is too short Length of time revolving accounts have been established Too many accounts with balances Length of time accounts have been established
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## 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 the decision on a loan application.

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

By signing below, the undersigned hereby acknowledges receipt of a copy of this disclosure.

 Anthony Nguyen  
9443F3250EE48D

5/29/2024 05:48:40 AM MDT

- BORROWER - Anthony Nguyen - DATE -

