

# AURA MORTGAGE ADVISORS, LLC.

## Initial Disclosure Acknowledgement

I/We hereby acknowledge receipt of the following items and disclosures as part of the application package provided by Aura Mortgage Advisors, LLC:

- 1. Patriot Act Customer Information Documentation Form
- 2. Social Security Number Verification (for all applicants)
- 3. SUN Important Terms and Disclosure
- 4. Bi-Weekly Payment Agreement Early Disclosure
- 5. Shared Appreciation Disclosure
- 6. Credit Authorization
- 7. Pre-Approval Certification, Authorization, and Property Disclosures
- 8. Completed, signed and dated Mortgage Loan Application
- 9. Notice to Home Applicant Credit Score Disclosure
- 10. Good Faith Estimate
- 11. Acknowledgement receipt of Good Faith Estimate
- 12. Truth-in-Lending Disclosure and Itemization of Amount Financed Addendum
- 13. Rate Lock Disclosure
- 14. Servicing Disclosure Statement
- 15. IRS 4506 (T) (for all applicants)
- 16. HUD-Home Inspection/Lead Paint Disclosure and Lead Paint Hazards
- 17. Aura Privacy Policy Disclosure
- 18. Special Information Booklet

**The following disclosures were provided if checked**

- 19. Additional Needs Disclosure
- 20. Verifications of Employment
- 21. Other:

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Date

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Date

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, Loan Officer

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Date

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NMLS#

License Number: ML # 23467

## Aura Mortgage Advisors, LLC.

### USA Patriot Act Customer Information Documentation

**INSTRUCTIONS:** Please complete a separate one of these forms for each applicant. You must demonstrate appropriate due diligence with respect to determining each applicant's identity. This form is for internal use. Loan Officer License #

Provide information for two separate *identification source documents*. At least one of the documents must be from the Primary list. The second may be from either the Primary or Secondary lists.

| Primary Document List             | Country Doc Originated | State Doc Originated | Applicant Date of Birth | Document Expiration Date | Comments |
|-----------------------------------|------------------------|----------------------|-------------------------|--------------------------|----------|
| • State Issued Driver's License   |                        |                      |                         |                          |          |
| • State Issued ID Card            |                        |                      |                         |                          |          |
| • Military ID Card                |                        |                      |                         |                          |          |
| • Passport                        |                        |                      |                         |                          |          |
| • US Alien Registration Card      |                        |                      |                         |                          |          |
| Secondary Document List           |                        |                      |                         |                          |          |
| • Social Security Card            |                        |                      |                         |                          |          |
| • Non-US Driver's License         |                        |                      |                         |                          |          |
| • Government Issued Visa          |                        |                      |                         |                          |          |
| • Voter Registration Card         |                        |                      |                         |                          |          |
| • Recent Signed Tax Returns       |                        |                      |                         |                          |          |
| • W-2 or Recent Paystub with Name |                        |                      |                         |                          |          |
| • Recent Utility Bill             |                        |                      |                         |                          |          |
| • Bank or Investment Statements   |                        |                      |                         |                          |          |

Comments: \_\_\_\_\_

I have personally viewed  
the documentation checked above and certify that the information has been reviewed and validated.

, Aura Mortgage Advisors, LLC

Date \_\_\_\_\_

Aura Mortgage Advisors, LLC.

USA Patriot Act Customer Information Documentation

AuraMortgageadvisors/created3-22-2

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MARCH 2012

**SOCIAL SECURITY ADMINISTRATION  
AUTHORIZATION FOR THE SOCIAL SECURITY ADMINISTRATION (SSA)  
TO RELEASE  
SOCIAL SECURITY NUMBER (SSN) VERIFICATION**

Printed Name \_\_\_\_\_

Date of Birth \_\_\_\_\_ SSN \_\_\_\_\_

I am conducting the following business transaction

[Identify a specific purpose. Example-seeking a mortgage from the Company- "identity verification" or "identity proof or confirmation" is not acceptable.]

with the following company ("the Company"):

Company Name

Address

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

**This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:**

This consent is valid for \_\_\_\_\_ days from the date signed. \_\_\_\_\_ (Please initial.)

Signature \_\_\_\_\_ Date Signed \_\_\_\_\_

Contact information of individual signing authorization:

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

**Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. Send to *this address only* comments relating to our time estimate, not the completed form.**

..... TEAR OFF .....

**NOTICE TO NUMBER HOLDER**

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/modelAgreement11309.pdf>.

## **Boston Community Capital/SUN Initiative Important Program Terms and Disclosures**

Please acknowledge your understanding of each of the program terms outlined below by initialing each information section.

- **Program Funding and Loan Loss Reserve:** The SUN Initiative is funded by loans from foundations and high net worth individuals. These investors required BCC to create a significant loan loss reserve as a condition of their investment. To meet this requirement, the resale price of properties sold back to the original owner includes BCC's purchase price of the property and an additional 25% loan loss reserve as well as \$3,000 to help cover the costs of acquiring the property. In addition, the new loan amount includes any costs to clear liens or judgments on the property, as negotiated by our staff. Since BCC is able to purchase the property at a substantial discount, typically at current distressed values, the resale price back to the owner most often reflects a substantial savings to the homeowner, though this is not guaranteed. The loan loss reserve is a pooled account that can be used to mitigate the risk of the entire portfolio of loans.
- **Hardship Letter:** Please submit a Letter of Hardship describing the circumstances that lead to your mortgage payment default.
- **Property Inspection:** As part of our process we may require an inspection of your home. Our inspectors will be looking for any unsafe conditions. If unsafe conditions are identified that represent material corrective action and cost, this may be cause for BCC to withdraw from the purchase process.
- **Short Sale Requests and Loan Modifications:** Please advise us if you are presently under or applying for a loan modification. It is important that you understand that many lender/servicers will terminate a *Loan Modification Agreement* if you initiate a Short Sale Process. In the event you have applied for and/or have been approved for a modification and you decide to proceed with a short sale, we will need your express authorization to proceed with the short sale negotiations.
- **Offer/Negotiations:** If you are pre-approved for a loan, we will negotiate with your current lender servicer to buy your home within our offer constraints. However, we can make no guarantee that an offer will be accepted. While many banks work with us, some have yet to do so. We will keep you informed during that process.
- **Authorization for Release of Information to Third Parties:** As part of our offer negotiations process, we will need to contact the lender/servicer related to your property. Your signature below represents your authorization to release information to and obtain information from the lender/servicers associated with your property.
- **Earnest Money Deposit:** After you are pre-approved for a loan and prior to our negotiating to purchase your home, you will be required to provide \$5,000 in earnest money in the form of a bank check and to sign a separate Purchase and Sale Agreement where you agree to purchase the home back from us if we are successful in negotiating a short sale to buy the property from you or are able to purchase it from the current owner if the property was foreclosed. This money is a deposit to secure your performance under the terms of the Purchase and Sale Agreement, and will be credited back to you at the time you purchase the property from us in accordance with that Agreement. At that time, these funds may be credited toward your closing costs. If for some reason you are not approved for a loan or if we are unable to come to an agreement on the

## **Boston Community Capital/SUN Initiative Important Program Terms and Disclosures**

purchase of your property with your current lender or servicer, this earnest money will be refunded to you. If, however, you are approved for a loan to purchase the property but decide not to do so, or if you otherwise do not comply the terms of your Purchase and Sale Agreement, your deposit will not be refunded. This does not limit your liability under the Purchase and Sale Agreement.

- **Closing Costs:** Your closing costs have been disclosed on the Good Faith Estimate (GFE) provided at your Pre-Approval Application meeting. These figures are estimated based on an anticipated purchase price. This estimate may be modified and redislosed to you in the event of a change in circumstance, such as a change in the sale price of the property. You are responsible to pay these costs at the time you purchase the home back from us. If you are unable to meet this commitment you should contact us as soon as this becomes known to you. Sometimes some of these costs can be included in the loan amount. Note, however, that by including these costs in your loan, the loan amount increases by the amount of the unpaid closing costs thereby increasing your monthly mortgage payment.
- **Capital Reserve Account:** Our program terms are designed to promote effective budgeting. A separate Capital Reserve Account (not to be confused with the Loan Loss Reserve) is established at the time of the loan closing equal to 1.5% of your loan amount so that financial reserves are available to you immediately in the event a personal crisis (job loss, illness, home repairs, etc.) compromises your ability to pay your mortgage. The Bi-weekly payment plan with 26 payments per year provides two additional payments each year that builds the reserve account. If not otherwise needed, the two additional bi-weekly payments may be used toward a principal payment which may reduce the term of the mortgage loan.
- **Smoke Certificate, Final Water Reading, and 6(d) Condominium Certificate if applicable:** Once we have an accepted offer from your bank or servicer, you will be responsible for obtaining and paying for a *Certificate of Compliance for Smoke Detectors/CO Detector Certificate* (the Smoke Certificate). In the event the Smoke Certificate is not issued because of necessary repairs, you will need to make the repairs prior to our purchase of the property. You will also need to obtain and provide a *final water bill*, and if your property is a condominium unit, you will also need to obtain and provide a *6(d) certificate* as to the condominium expenses which have been paid. We will notify you when the offer to purchase your property is accepted. The certificates must be received by the SUN Initiative prior to the signing of a Purchase and Sales Agreement. If we are purchasing your property after a foreclosure, some or all of these documents may be provided by the new owner.

If we are required to hold your property for some period of time before selling it back to you, you will be permitted to stay in the property under a Use and Occupancy Agreement, which will be part of your Purchase and Sale Agreement. Depending on the length of this use and occupancy period, you may need to obtain and pay for a second Certificate of Compliance before we sell the property back to you as smoke certificates are only valid for 60 days and the first one may have expired depending on the length of the holding period. Costs for these inspections vary but typically range from \$50.00 - \$100.00. In the event the Smoke Certification is not issued because of necessary repairs, you will need to make the repairs prior to our purchase of the property. Likewise, you may need to obtain and provide us with an updated final water reading, as well as an updated 6(d) certificate if your property is a condominium unit. This will be the case, even if

## Boston Community Capital/SUN Initiative Important Program Terms and Disclosures

these documents were previously provided by someone other than you, such as when the property is purchased after a foreclosure.

- **Lead Paint Inspection:** As part of our process, we may also require a lead paint inspection of your home. If lead paint is found in the home, this may be cause for BCC to withdraw from the purchase process.
- **Use and Occupancy:** Your bank or servicer may require us to hold your house for a period of time before we sell it back to you. As soon as we know this to be a requirement we will notify you. This is the case in roughly 1/3 of the properties we purchase. During this holding period, you will be allowed to use and occupy the property until you can purchase it. The terms of your use and occupancy, including the use and occupancy fee and your responsibility for maintaining the property during the use and occupancy period, will be spelled out in a *Use and Occupancy Agreement*, which is part of the Purchase and Sale Agreement which you will sign with NSP. The money collected under this agreement is used to cover our costs of holding the property (.
- **Updated Documentation:** Throughout this process you will be required to update your documents. We recommend that you keep copies of your pay stubs, bank statements and other financial documentation.
- **Change in Financial Condition:** We request that you inform us of any material change in your financial condition during this process. Material changes may include income increases or decreases, loss or change of job, increase or decrease in expenses or bankruptcy filing. Changes in your financial condition may impact your loan request.

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, Loan Officer

NMLS License #

Date

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Date

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Date

**AURA MORTGAGE ADVISORS, LLC.**

**BIWEEKLY PAYMENT DISCLOSURE**

Borrower(s) Name: Disclosure Date: \_\_\_\_\_

The Borrower acknowledges that the Lender has disclosed and explained the biweekly payment requirement and the annual election for application of payments as follows:

**1. BIWEEKLY PAYMENTS:** Borrower shall pay principal and interest by making a payment every fourteen days (the "Biweekly Payments"), beginning on the first bi-weekly payment due date and every fourteen days thereafter. The first bi-weekly payment date will be established once your loan closing has been scheduled.

**2. PAYMENTS:**

**Time and Place of Payments:** Borrower agrees to make Biweekly Payments. In the event the fourteenth day does not fall on a business banking day, the payment date shall be the following business day. Borrower agrees to make Biweekly Payments every fourteen days until all of the principal and interest and any other charges due and owing under the Note are paid in full. Biweekly Payments shall be applied first to any late fees, charges, costs related to collateral and advanced by the Lender, then to interest, and then to principal. Borrower shall make all payments to Lender at 56 Warren Street, Roxbury, MA 02119.

Biweekly Payments shall be held by the Lender until a full monthly payment amount has accrued, at which time the full monthly payment due under the Note shall be applied first to any late fees, charges, costs related to collateral and advanced by the Lender, then to interest, and then to principal. Based on your anticipated closing date of: \_\_\_\_\_, Your first monthly payment will be applied on: \_\_\_\_\_.

**(B) Manner of Payment:** Biweekly Payments will be made by an automatic deduction from an account Borrower agrees to maintain at a state or federally chartered and insured financial institution. Borrower agrees to maintain funds in the account sufficient to pay the full amount of such Biweekly Payment on the date each said payment is due.

The first twenty-four (24) of the twenty-six (26) Biweekly Payments called for hereunder shall be automatically applied to the loan amount as provided for herein. So long as Borrower is not in default under the terms of the Note and Loan Documents and has not been late with any payment provided for under the Note and Loan Documents in the preceding twelve (12) months, Lender shall provide Borrower with the option of applying the twenty-fifth (25<sup>th</sup>) and twenty-sixth (26<sup>th</sup>) Biweekly Payments to: (1) the principal balance of the Note; or (2) a capital reserve account to be held by Lender for capital improvement(s)and/or unexpected expenses for the property securing the loan. In the event Borrower elects to apply the 25<sup>th</sup> and 26<sup>th</sup> Biweekly Payments to said capital improvement account, any and all disbursements there from must be requested in writing by Borrower and approved in writing by Lender for capital improvements to the above-

**AURA MORTGAGE ADVISORS, LLC.**

referenced property.

In the event Borrower has been/is in default under the terms of the Note and/or Loan Documents within the twelve (12) month period preceding the 25<sup>th</sup> and 26<sup>th</sup> Biweekly Payment due dates, Borrower hereby agrees and acknowledges that Lender is under no obligation to provide Borrower with a payment application election as set forth above and Lender, in Lender's sole discretion shall elect to apply the twenty-fifth (25<sup>th</sup>) and twenty-sixth (26<sup>th</sup>) Biweekly Payments to: (1) the principal balance of the Note; or (2) a capital reserve account to be held by NSP Residential, LLC for capital improvement(s) and/or unexpected expenses for the property securing the loan.

By the end of the calendar quarter containing the 26<sup>th</sup> Biweekly Payment due date, the Lender shall apply all payments made by Borrower in accordance with the terms and conditions contained herein leaving a zero balance in the Borrower's mortgage payment account held by Lender.

Borrower further acknowledges and agrees that NSP Residential, LLC ("NSP") is under no obligation to release any funds held in said capital improvement account unless NSP is provided with any and all documentation pertaining to a capital improvement as may be requested by NSP, with said documentation being deemed satisfactory to NSP.

I/We understand that we will be required to sign a Bi-Weekly Agreement at the loan closing.

I/We hereby acknowledge receipt of the Bi-Weekly Payment Disclosure as part of the application package provided by Aura Mortgage Advisors, LLC.

\_\_\_\_\_  
Date \_\_\_\_\_

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, Aura Mortgage Loan Officer  
License Number #

# **SHARED APPRECIATION MORTGAGE**

## **DISCLOSURE STATEMENT**

This Disclosure Statement describes the terms, conditions and restrictions that apply to potential homebuyers who will participate in the SHARED APPRECIATION MORTGAGE PROGRAM (“SAM”). Everyone who obtains a Mortgage Loan through AURA MORTGAGE ADVISORS, LLC which requires a SAM is required to acknowledge at the time of pre-application that they have read this Disclosure Statement and understand the restrictions imposed on them during the time they own their home and in the event they decide to sell their home.

### **1. Program Overview**

This program is a private initiative designed to increase affordable housing opportunities for low and moderate-income homebuyers. The Program has been developed by NSP Lending, LLC a division of Boston Community Capital. If the Borrower(s) shall sell, convey, transfer, assign or alienate said Property, or any part thereof, or any interest therein, or shall be divested of his/her or their title or any interest therein in any manner or way, whether voluntarily or involuntarily, without the written consent of NSP Residential, LLC, being first had and obtained , NSP Residential, LLC shall have the right, at its option, except as prohibited by law, to declare any indebtedness or obligations secured hereby, irrespective of the Maturity Date or the Maturity Date specified in any note evidencing the same, immediately due and payable.

The Program provides for a second mortgage to be recorded which mandates a shared appreciation percentage in the event the home is sold or refinanced. The Shared Appreciation amount is calculated by the following formula: The homeowner's share of increased equity is the base purchase price paid by NSP multiplied by 125% which becomes the base purchase price to the homeowner/buyer – divided by the total amount of the Original Price of the Property. This percentage is the amount of equity which is the homeowners.. The difference between this percentage amount and 100% is the Shared Percentage Amount which will be allotted to NSP Residential, LLC.

The home owner is not required to make any payments on the SAM or Note during the mortgage term.

## **2. Program Requirements and Restrictions.**

The Program requires that you agree to execute all loan documents required by AURA Mortgage Advisors, LLC such as first mortgage documents as well as the SAM mortgage and Note, at the time of closing. It is a general requirement that you must use the home you purchase under this Program as your primary residence. If you have any difficulty paying your mortgage loan at any time in the future, AURA may be able to offer assistance to assist you with your financial difficulties.

## **3. Acknowledgements**

I/We acknowledge that I/We have read this Disclosure Statement and that I/We understand the benefits and restrictions of the Program. Including that the amount of any equity I/We may receive on a future sale will be less than one hundred percent (100%). I/We acknowledge that AURA is relying upon the truth and accuracy of the information contained in my/our loan application and in the other documents and information I/We submitted to AURA, including information pertaining to my/our income, household size and household income, assets, and liabilities in determining my eligibility to participate in the Program.

I/We warrant and represent to AURA Mortgage Advisors, LLC and NSP Residential, LLC, under pains and penalties of perjury, that the financial information accurately, completely and fairly reflects my/our financial condition at the time submitted.

## **4. Affiliated Business Relationship**

AURA Mortgage Advisors, LLC has a business relationship with NSP Residential, LLC; in that both entities are subsidiaries of Boston Community Capital. Because of this relationship, this transaction may provide AURA Mortgage Advisors, LLC , and/or NSP Residential LLC with a financial or other benefit.

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Witness

Borrower

Date

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Witness

Borrower

Date

## Credit Authorization

1. To all consumer-reporting agencies and to all creditors and depositories of the undersigned:

Please be advised that the undersigned, and each of them, has made application to:

requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide credit report and/or a disclosure to Lender or any agent or balance. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Lender or to third parties.

2. In addition, the undersigned, and each of them, hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with any of the undersigned.
3. A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

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Borrower

Date

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Co-Borrower

Date



## CERTIFICATION;

The undersigned certify the following:

1. I/We have applied for a mortgage loan pre-approval from Aura Mortgage Advisors, LLC. (the "Lender"). In applying for this pre-approval, I/We completed a loan pre-approval application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the pre-approval application or other documents, nor did I/We omit any pertinent information.
1. I/We understand and agree that the Lender reserves the right to request additional information to process my/our loan pre-approval. This may include verifying the information provided on the pre-approval application with the employer and/or the financial institution.
2. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage pre-approval, as applicable under the provisions of Title 18, US Code, Section 1014.

## NOTICE TO MASSACHUSETTS PROPERTY APPLICANTS

1. The responsibility of the attorney for the mortgagee is to protect the interest of the mortgagee.
1. The mortgagor may, at his or her own expense, engage an attorney of his/her own selection to represent his/her own interest in the transaction.

## APPLICANT ACKNOWLEDGEMENTS

1. That the lead paint requirements of the mortgage are that the Lender will require a lead paint waiver indemnifying it for any judgments, costs or liability that may result from lead paint in the property.
1. That the mortgagee's policy regarding smoke detectors is satisfactory proof of compliance with Massachusetts General Laws Chapter 148, Section 26F must be provided to the Lender at closing.
2. The Federal Equal Credit opportunity Act and comparable provisions of Massachusetts law prohibit creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), or because all or part of the applicant's income derives from any public assistance program. The Federal Equal opportunity Act also prohibits creditors from discriminating against credit applications because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with the Federal law concerning this credit is the Federal Trade Commission, Washington, D.C. 20580. The State agency that administers compliance with the state law is the Massachusetts Commission Against Discrimination, 1 Ashburton Place, Boston, Massachusetts 02108.

**APPRAISAL DISCLOSURE:** We will furnish a copy of your appraisal(s) to you at least three days prior to closing. There will be no charge assessed for copying this document. Please be advised that any appraisal prepared in connection with this transaction is for the sole use of Aura. You may choose to have a separate appraisal conducted at your expense.

**FAIR CREDIT REPORTING ACT:** An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

**FLOOD INSURANCE NOTIFICATION:** Federal regulations require us to inform you that the property used as security for this loan is located in an area identified by the U.S. Secretary of Housing & Urban Development as having special flood hazards and that in the event of damage to the property caused by flooding in a federally declared disaster, federal disaster relief assistance, if authorized, will be available for the property. At the closing you will be asked to acknowledge your receipt of this information. If you have any questions concerning this notice, kindly contact your loan officer. Important: Please notify your insurance agent that the "loss payee" clause for the mortgagee on both the hazard and flood insurance must read as follows, unless otherwise advised: *Aura Mortgage Advisors, 56 Warren Street, Roxbury, 02119, its successors and/or assigns as their interests may appear.*

Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_



## National Credit Score Disclosure

Applicant(s) and                          Loan #

Address:

In evaluating your application for a home mortgage loan, one factor your lender will consider is one or more of your credit scores because they assist the lender in evaluating your credit history in a faster, more objective manner. Your credit scores are found on your credit report, a copy of which was provided to you with this disclosure. The range of possible scores is from 300 to 850. Your lender may also obtain and consider other credit scores in making its decision on your application from the consumer reporting agencies listed below.

In addition to the credit scores, your credit report lists the key reasons why your scores were less than the maximum possible scores. Please keep in mind that these reasons are provided based on variables, where you received less than the maximum number of points possible. The listing of these reasons does not by itself indicate that you would not be approved for the loan you have requested. The lender considers many factors in addition to your credit score in making a decision on your application. If your application is not approved, you will receive a separate notice stating the specific reasons for that action which may or may not relate to your credit

Equifax  
PO Box 740258  
Atlanta, GA 30374-0258  
Phone: 800) 685-1111  
Website: [www.equifax.com](http://www.equifax.com)  
scores.

TransUnion  
PO Box 4000  
Chester, PA 19016-4000  
Phone: 866)887-2673  
[www.transunion.com](http://www.transunion.com)

Experian  
PO Box 2104  
Allen, TX 75013  
Phone: 888)397-3742  
[www.experian.com](http://www.experian.com)

The originator or lender did not calculate your credit scores, nor did they develop the scoring models. If you have any questions about your credit scores or the information in the credit report from which the credit scores were computed, you can contact the consumer reporting agencies at the addresses listed below:

### Notice to Home Applicant

Pursuant to the Fair Credit Report Act (15 D.S.C. 1681g See 609(g)(1)(D) as amended 12/4/03

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 scores.

The credit score is a computer-generated summary calculated at the time of the request and based on the 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 decisions on a loan application. If you have any question concerning the terms of the loan, contact the lender

This acknowledges that this Disclosure, along with a copy of my/our credit report, has been provided to each applicant/client pursuant to 15 D.S.C. 1681g See 609(g)(1)(D) as amended 12/4/03 and effective 12/4/04.

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, License #

Date: