

FAIR CREDIT REPORTING ACT - CREDIT SCORE DISCLOSURE

FIRSTIMER
Loan #: 9920070344

Date: JULY 9, 2020
Lender: NEWREZ LLC
Borrower: ALICE FIRSTIMER
Mailing Address: 9991 WARFORD STREET, DAWSON, IA 50066 UN
Property Address: 123 MAIN ST, PLYMOUTH MEETING, PA 19462

CREDIT REPORTING AGENCIES PROVIDING CREDIT SCORING INFORMATION

As required by 15 U.S.C. §1681g, the following credit reporting agency(ies) provided a credit score that was used by your Lender.

(check all that apply)

☐ EquiFax Credit Information Services
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111

Your Credit Score: _____ Date of Credit Score: _____ Credit Score Range: _____-_____

Key Factors Affecting Your Credit Score: _____

☐ Information about your credit score is attached.

☐ Experian
P. O. Box 2002
Allen, TX 75013
1-888-397-3742

Your Credit Score: _____ Date of Credit Score: _____ Credit Score Range: _____-_____

Key Factors Affecting Your Credit Score: _____

☐ Information about your credit score is attached.

☐ TransUnion
P.O. Box 1000
Chester, PA 19016
1-800-916-8800

Your Credit Score: _____ Date of Credit Score: _____ Credit Score Range: _____-_____

Key Factors Affecting Your Credit Score: _____

☐ Information about your credit score is attached.

☐ Other:

Your Credit Score: _____ Date of Credit Score: _____ Credit Score Range: _____-_____

Key Factors Affecting Your Credit Score: _____

☐ Information about your credit score is attached.



FAIR CREDIT REPORTING ACT - CREDIT SCORE NOTICE

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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 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 any questions concerning the terms of the loan, contact the lender.

15 U.S.C. §1681g(g)(1)(D)

By signing below, the undersigned hereby acknowledge(s) receipt of a copy of this disclosure.

 7/10/2020
- BORROWER - ALICE FIRSTIMER - DATE -