

## Your Credit Score and the Price You Pay for Credit

**ELENDING TEST ACCOUNT  
5200 HAHNS PEAK DRIVE  
LOVELAND, CO 80538**

**Request Date: 1/13/2011  
Report ID: 7TESTBX99990165**

### RETURN SERVICE REQUESTED

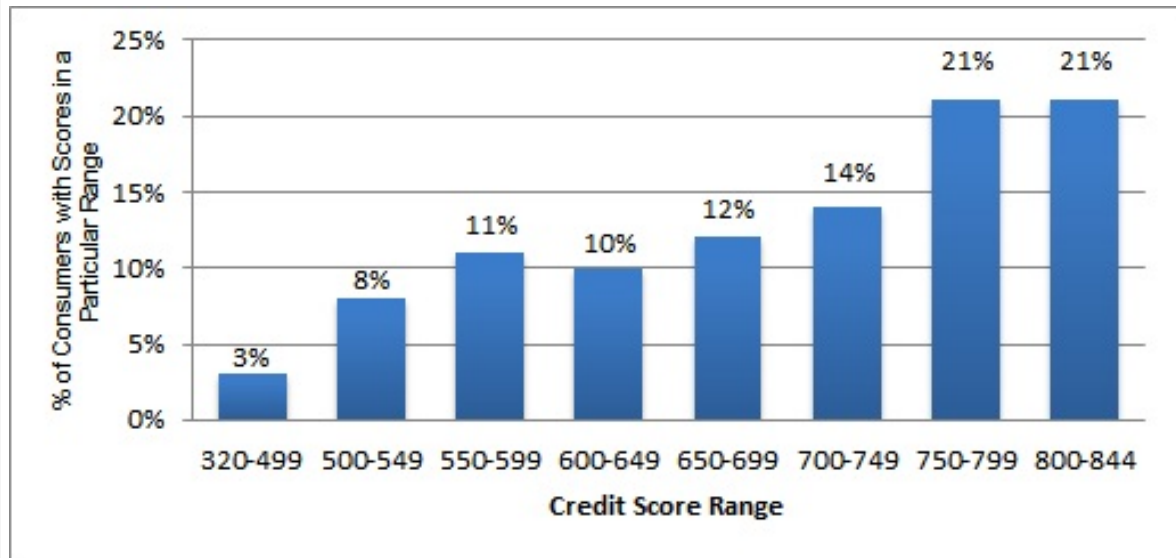
Biscj A Kfdtestit  
11 Pine Street  
Indianapolis, IN 46201

Your Credit Score						
Your Credit Score	Score	Source	Brand	Type	Date	Range
	714	Transunion	Classic 04	FICO	1/13/2011	309-839
	714	Experian	Fair Isaac V2	FICO	1/13/2011	320-844
	708	Equifax	BEACON 5	FICO	1/13/2011	334-818

Understanding Your Credit Score																			
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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 creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>																		
<b>How we use your credit score</b>	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>																		
<b>The range of scores</b>	<p>Scores range depending on the bureau and model used from:</p> <p><b>Transunion:</b> a low of 309 to a high of 839  <b>Experian:</b> a low of 320 to a high of 844  <b>Equifax:</b> a low of 334 to a high of 818</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>																		
<b>How your score compares to the scores of other consumers</b>	<p><b>Transunion</b></p> <table border="1"> <caption>Transunion Credit Score Distribution</caption> <thead> <tr> <th>Credit Score Range</th> <th>% of Consumers</th> </tr> </thead> <tbody> <tr><td>309-499</td><td>6%</td></tr> <tr><td>500-549</td><td>9%</td></tr> <tr><td>550-599</td><td>9%</td></tr> <tr><td>600-649</td><td>9%</td></tr> <tr><td>650-699</td><td>12%</td></tr> <tr><td>700-749</td><td>14%</td></tr> <tr><td>750-799</td><td>25%</td></tr> <tr><td>800-839</td><td>16%</td></tr> </tbody> </table>	Credit Score Range	% of Consumers	309-499	6%	500-549	9%	550-599	9%	600-649	9%	650-699	12%	700-749	14%	750-799	25%	800-839	16%
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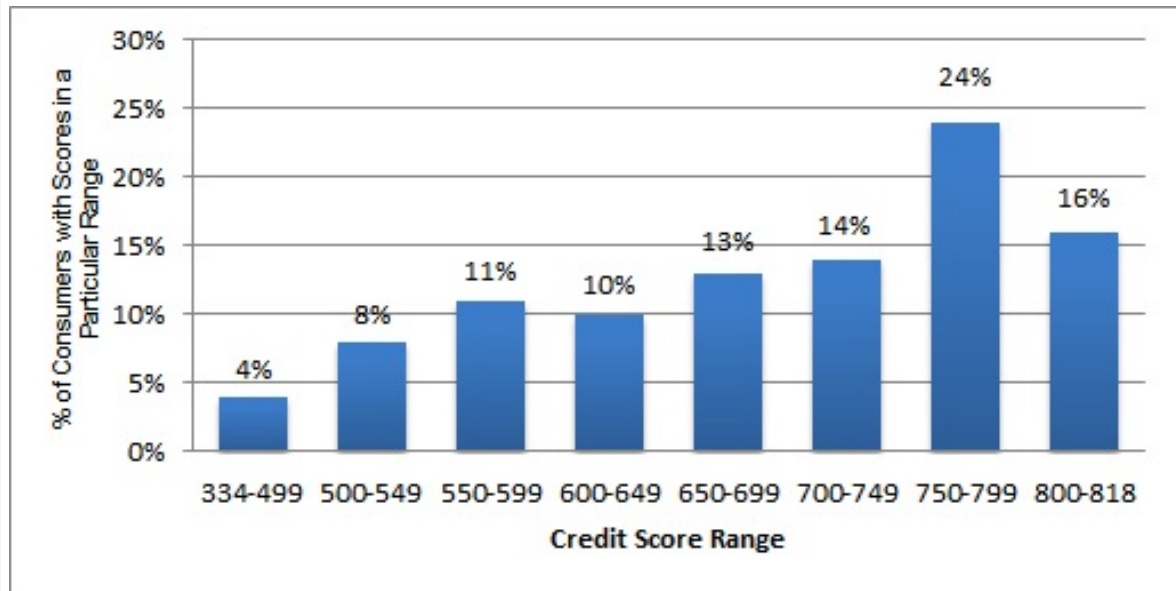
Your credit score ranks higher than [ 49] percent of U.S. Consumers.

**Experian**



Your credit score ranks higher than [ 48] percent of U.S. Consumers.

**Equifax**



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Understanding Your Credit Score	
<b>Key factors that affected your credit score</b>	<p><b>Transunion</b></p> <p>039 Serious delinquency  005 Too many accounts with balances  008 Too many inquiries last 12 months  018 Number of accounts with delinquency</p> <p><b>Experian</b></p> <p>39 SERIOUS DELINQUENCY  10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH  08 TOO MANY INQUIRIES LAST 12 MONTHS  18 NUMBER OF ACCOUNTS WITH DELINQUENCY</p> <p><b>Equifax</b></p> <p>39 SERIOUS DELINQUENCY  18 NUMBER OF ACCOUNTS WITH DELINQUENCY  08 TOO MANY INQUIRIES LAST 12 MONTHS  10 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS</p>

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>By telephone: Call toll-free: 1-877-322-8228  On the web: Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>  By mail: 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 style="text-align: center;">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 Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a> , or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a>.</p>

## Notice to 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.

### **TransUnion Consumer Relations**

PO Box 1000  
Chester, PA 19022  
(800) 916-8800

[www.transunion.com/myoptions](http://www.transunion.com/myoptions)

### **Experian Consumer Relations**

PO Box 2002  
Allen, TX 75013  
(888) 397-3742

[www.experian.com](http://www.experian.com)

### **Equifax Consumer Relations**

PO Box 740241  
Atlanta, GA 30374  
(800) 685-1111

[www.equifax.com/fcra](http://www.equifax.com/fcra)

### **Kroll Factual Data**

5200 Hahns Peak Drive  
Loveland, CO 80538  
(800) 929-3400

[www.krollfactualdata.com](http://www.krollfactualdata.com)