CALIFORNIA CREDIT SCORE NOTICE

Borrower Name(s):	Lender: Consolidated Lenders Group, Inc. 960 Grand Avenue, 2nd Floor San Diego, CA 92109 (858) 483-1465 FAX (858) 483-1582
	Date:

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 credit bureau 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 credit bureau 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 credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau 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.

One or more of the following credit bureaus will provide the credit score:

Experian
P.O. Box 9600
Allen, TX 75013
1-800-311-4769

Equifax Credit Info Services
P.O. Box 740241
Atlanta, GA 30374
1-800-658-1111

Trans Union
P.O. Box 1000
Chester, PA 19022
1-800-888-4213

Your acknowledgment below signifies that this written notice was provided to you.

_____	_____
Borrower Date	Borrower Date
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