

CONSUMER CREDIT SCORE DISCLOSURE

Loan Number: 388765436

Date: MAY 21, 2016

Provided By: NLC FINANCIAL

Borrower: JASON SAMPLE

Property Address: 123 MAIN STREET
SOMEWHERE, CALIFORNIA 90000

The following notice is required under federal law:

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.

The following notice is required under California law:

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.

Contact Information: NLC FINANCIAL
3456 SOUTH STREET
ELSEWHERE, CALIFORNIA 92222
(800) 244-5000

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

Borrower JASON SAMPLE

Date

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Provided By: NLC FINANCIAL

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CREDIT SCORING INFORMATION

The following consumer reporting agency(ies)/credit bureau(s) provided a credit score that was used by the Lender:

Equifax Credit Information Services

P.O. BOX 740241
ATLANTA, GA 30374
To order report: (800) 685-1111
To report fraud: (888) 766-0008
Web Site: www.equifax.com

Current/Most Recent Credit Score: Credit Score Date: Credit Score Range:
Key Factors Adversely Affecting Your Credit Score:

TransUnion Consumer Disclosure Center

P.O. BOX 2000
CHESTER, PA 19022-2000
To order report: (800) 916-8800
To report fraud: (800) 916-8800
Web Site: www.transunion.com

Current/Most Recent Credit Score: Credit Score Date: Credit Score Range:
Key Factors Adversely Affecting Your Credit Score:

Experian National Consumer Assistance Center

P.O. BOX 4500
ALLEN, TX 75013
To order report: (888) 397-3742
To report fraud: (888) 397-3742
Web Site: www.experian.com

Current/Most Recent Credit Score: Credit Score Date: Credit Score Range:
Key Factors Adversely Affecting Your Credit Score:

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Key Factors Adversely Affecting Your Credit Score: