

**CREDIT SCORE DISCLOSURE
(REQUIRED IN CALIFORNIA)**

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you (1) the score that a credit bureau distributed to users and the lender used in connection with your home loan, and (2) 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. The lender or broker does not have control over how your credit scores are reported. 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.

Following are the names, addresses and telephone numbers of the Credit Reporting Agencies who commonly provide credit score information to Windsor Capital Mortgage Corporation. One or all of these agencies provided credit scores on your loan.

Experian	PO Box 2002 Allen TX 75013	888-397-3742
Equifax	PO Box 105873 Atlanta, GA 30348	800-685-1111
Trans Union	PO Box 1000 Chester, PA 19022	800-888-4213

Your scores are either attached to this document or they are listed below:

Borrower

Co-Borrower

Experian: _____

Experian: _____

Equifax _____

Equifax: _____

Trans Union _____

Trans Union: _____

You may find attached or included in this document the key factors affecting your scores.

The range of credit scores possible for each of these companies, with the highest number being the most positive is as follows:

Experian 365 to 840

Equifax 350 to 950

Trans Union 395 to 857

The undersigned hereby acknowledge(s) receipt of the above disclosure.

Dated: _____

Borrower

Borrower