

**Happy Client**  
 ABC Mortgage»  
 11 Castle Court,  
 Evergreen CO 80439

**Risk Based Pricing Score Disclosure**  
**Your Credit Score and the Price You Pay for Credit**

Sue Borrower  
 123 Happy St  
 Evergreen CO 80439

<b>Your Credit Score</b>	
<b>Your Credit Score</b>	<b>0799</b> MODEL: EXPERIAN/FAIR, ISAAC (VER. 2)
	SOURCE: EXPERIAN DATE: 5/15/2012 2:34:25 PM

<b>Understanding Your Credit Score</b>	
<b>What you should know about your credit scores</b>	Your credit score is a number that reflects the information in your credit report.  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 to creditors.  Your credit score can change, depending on how your credit history changes.
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	Scores range from a low of 320 to a high of 844.  Generally, the higher your score, the more likely you are to be offered better credit terms.
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 79 percent of U.S. consumers.
<b>Key Factors that adversely affected your credit score</b>	<ul style="list-style-type: none"> <li>• TOO MANY INQUIRIES LAST 12 MONTHS</li> <li>• TOO MANY ACCOUNTS WITH BALANCES</li> <li>• TOO MANY ACCOUNTS RECENTLY OPENED</li> <li>• LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED</li> </ul>

<b>Checking Your Credit Report</b>	
<b>What if there are mistakes in your credit report?</b>	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the credit reporting agency.  It is a good idea to check your credit report to make sure the information it contains is accurate.
<b>How can you obtain a copy of your credit report?</b>	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.  To order your free annual credit report:  <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> <i>By mail:</i> 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:  Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .