



Fair Credit Reporting Act

As part of processing your application for a real estate loan, we may request a consumer report bearing on your creditworthiness, credit standing and credit capacity. This notice is given pursuant to the Fair Credit Reporting Act of 1970, Section 601 to Section 622, inclusive. You are entitled to the information contained in your credit report within 60 days of written demand therefore made to the Credit Reporting Agency pursuant to Section 606(b) of the Fair Credit Reporting Act.

If we deny your application based on information from the consumer reporting agency, you have a right under the Fair Credit Reporting Act to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive notice of the denial of your application. In addition, if you find that any information contained in the report is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

You can find out about the information contained in your file by contacting:

TRANS UNION CORPORATION

National Disclosure Center
P.O. Box 1000
Chester, PA 19022
Phone: (800) 888-4213
Web Site: www.tuc.com

EQUIFAX CREDIT INFORMATION

Credit Information Services
P.O. Box 740256
Atlanta, GA 30374-0256
Phone: (800) 685-1111
Web Site: www.equifax.com

EXPERIAN CONSUMER ASSISTANCE (TRW)

National Consumer Assistance Center
P.O. Box 2104
Allen, TX 75013-2104
Phone: (888) 397-3742
Web Site: www.experian.com