



Mortgage, Ltd.

**CREDIT SCORE NOTICE**

Borrower Name(s):	Lender: CS Mortgage, Ltd. 3303 Northland Dr., Suite 111 Austin, Texas 78731
	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 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 you 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 any 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. CS Mortgage, Ltd. does not develop or generate 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 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 your loan officer. One or more of the following consumer reporting agencies will provide the credit score:

**Experian**  
P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742

**Equifax Credit  
Information Services**  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111

**Trans Union**  
P.O. Box 4000  
Chester, PA 19016  
1-866-887-2673

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

Borrower	Date	Borrower	Date
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**NOTICE REGARDING FURNISHING OF NEGATIVE INFORMATION**

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Property Address:	Date:
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	Loan Number:
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**We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on you account may be reflected in your credit report.**

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