LOANLINER®

# FACT Act Notice

| BORROWER NAME | ACCOUNT NUMBER | DATE |
|---|---|---|
| 2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX | 3XXXXXXXXXXXXXXXXX | 4XXXXXXXXX |

## NEGATIVE INFORMATION NOTICE

5 **We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.**

6 **We have told a credit bureau about a late payment, missed payment or other default on your loan or deposit accounts. This information may be reflected in your credit report.**

## 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:**

**Name of Lender:** 7XXXXXXXXXXXXXXXXXXXX

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