



Customer Service  
415-252-2888

Report No  
743008

Provided For: ALPHA CASERO, INC.  
1925 CONCOURSE DR.  
SAN JOSE, CA 95131

|                            |                          |                              |
|----------------------------|--------------------------|------------------------------|
| Date Received<br>7/13/2011 | Date Issued<br>7/13/2011 | Requested By<br>ANDREW DIOLI |
| Loan Type                  | Fannie Reissue #         | Charges                      |
| Sources<br>XP/TU/EF        | Reference #              |                              |

Property Address:

| GENERAL INFORMATION |   |                    |             |
|---------------------|---|--------------------|-------------|
| Borrower Name       | TEJEDA, RAMON V                             | Social Security No | 557-84-6234 |
| Co-Borrower Name    |   | Social Security No |             |
| Current Address     | 5752 ANTHONY STREET, GARDEN GROVE, CA 92845 |                    | DOB         |
| Previous Address    |   |                    | Length      |
| Marital Status      |   |                    | Length      |
| Dependents          |   |                    |             |

| BORROWER    |        | CO-BORROWER |        |
|-------------|--------|-------------|--------|
| Employer    |        | Employer    |        |
| Position    |        | Position    |        |
| Since       | Income | Since       | Income |
| Verified By | -      | Verified By | -      |

| CREDIT HISTORY                         |   |                       |                |             |                  |                    |                   |                |     |                |                       |
|--|---|-----------------------|----------------|-------------|------------------|--------------------|-------------------|----------------|-----|----------------|-----------------------|
| E<br>C<br>O<br>A                       | CREDITOR NAME<br>ACCOUNT NUMBER   | DATE<br>REPORTED      | DATE<br>OPENED | HIGH CREDIT | BALANCE<br>TERMS | PAST DUE<br>AMOUNT | HISTORICAL STATUS |                |     | PRESENT STATUS |                       |
|  |   | DATE LAST<br>ACTIVITY |                |             |                  |                    | MOS<br>REV        | TIMES PAST DUE |     |                |                       |
|  |   |                       |                |             |                  |                    | 30+               | 60+            | 90+ |                |                       |
| -----<br><b>SCORE MODELS</b><br>-----  |   |                       |                |             |                  |                    |                   |                |     |                |                       |
| 3                                      | RAMON V TEJEDA SR - 557846234<br>EQUIFAX/BEACON 5.0   |                       |                |             | <b>801</b>       |                    |                   |                |     |                |                       |
|  | 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT<br>00023 - NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES<br>00005 - TOO MANY ACCOUNTS WITH BALANCES   |                       |                |             |                  |                    |                   |                |     |                |                       |
| 2                                      | RAMON V TEJEDA - 557846234<br>TRANSUNION/FICO CLASSIC (04)  |                       |                |             | <b>727</b>       |                    |                   |                |     |                |                       |
|  | 040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED<br>020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT<br>008 - TOO MANY INQUIRIES LAST 12 MONTHS<br>FA - INQUIRIES IMPACTED THE CREDIT SCORE |                       |                |             |                  |                    |                   |                |     |                |                       |
| 1                                      | RAMON V TEJEDA - 557846234<br>EXPERIAN/FAIR, ISAAC (VER. 2)   |                       |                |             | <b>779</b>       |                    |                   |                |     |                |                       |
|  | 08 - TOO MANY INQUIRIES LAST 12 MONTHS<br>10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS<br>09 - TOO MANY ACCOUNTS RECENTLY OPENED<br>05 - TOO MANY ACCOUNTS WITH BALANCES           |                       |                |             |                  |                    |                   |                |     |                |                       |
| -----<br><b>OPEN ACCOUNTS</b><br>----- |   |                       |                |             |                  |                    |                   |                |     |                |                       |
| J                                      | BANK OF AMERICA NA<br>223321953   | 05/11<br>05/11        | 08/10          | \$270000    | \$267053         | \$0                | 9                 | 0              | 0   | 0              | AS AGREED<br>XP/TU/EF |
|  | CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST<br>MTG 360 \$1348   |                       |                |             |                  |                    |                   |                |     |                |                       |
| B                                      | CITI<br>546616007993  | 06/11<br>06/11        | 10/93          | \$25000     | \$572            | \$0                | 99                | 0              | 0   | 0              | AS AGREED<br>XP/TU/EF |
|  | FLEXIBLE SPENDING CREDIT CARD<br>REV MIN \$20   |                       |                |             |                  |                    |                   |                |     |                |                       |
| B                                      | BANK OF AMERICA<br>3573   | 07/11<br>07/11        | 06/11          | \$208       | \$208            | \$0                | 2                 | 0              | 0   | 0              | AS AGREED<br>XP/TU/EF |
|  | FLEXIBLE SPENDING CREDIT CARD<br>REV \$15   |                       |                |             |                  |                    |                   |                |     |                |                       |
| B                                      | BANK OF AMERICA<br>8406   | 07/11<br>06/11        | 02/00          | \$10000     | \$167            | \$0                | 99                | 0              | 0   | 0              | AS AGREED<br>XP/TU/EF |
|  | REV MIN \$15  |                       |                |             |                  |                    |                   |                |     |                |                       |
| B                                      | CHASE<br>426684123759   | 07/11<br>03/11        | 07/10          | \$3500      | \$0              | \$0                | 12                | 0              | 0   | 0              | AS AGREED<br>XP/TU/EF |
|  | REV \$0   |                       |                |             |                  |                    |                   |                |     |                |                       |
| B                                      | CITI<br>512068004664  | 07/11                 | 08/02          | \$5000      | \$0              | \$0                | 99                | 0              | 0   | 0              | AS AGREED<br>XP/TU/EF |
|  | REV \$0   |                       |                |             |                  |                    |                   |                |     |                |                       |
| B                                      | DISCOVER FIN SVCS<br>601100061011   | 07/11<br>05/11        | 04/95          | \$14300     | \$0              | \$0                | 99                | 0              | 0   | 0              | AS AGREED<br>XP/TU/EF |
|  | REV \$0   |                       |                |             |                  |                    |                   |                |     |                |                       |

ECOA KEY: B=BORROWER; C=CO-BORROWER; S=SHARED; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER

CLEAR CHOICE CREDIT: 1388 SUTTER ST., SUITE 808, SAN FRANCISCO, CA 94109 | Tel: (415) 252-2888 Fax: (415) 252-2822

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA & the Farmers Home Administration.



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|----------------------------|--------------------------|------------------------------|
| Date Received<br>7/13/2011 | Date Issued<br>7/13/2011 | Requested By<br>ANDREW DIOLI |
| Loan Type                  | Fannie Reissue #         | Charges                      |
| Sources<br>XP/TU/EF        | Reference #              |                              |

Property Address:

| GENERAL INFORMATION |   |                    |             |
|---------------------|---|--------------------|-------------|
| Borrower Name       | TEJEDA, RAMON V                             | Social Security No | 557-84-6234 |
|                     |   | DOB                | 1/13/1943   |
| Co-Borrower Name    |   | Social Security No |             |
|                     |   | DOB                |             |
| Current Address     | 5752 ANTHONY STREET, GARDEN GROVE, CA 92845 |                    | Length 7    |
| Previous Address    |   |                    | Length      |
| Marital Status      |   |                    |             |
| Dependents          |   |                    |             |

| CREDIT HISTORY   |                                     |                       |                |                     |                  |                    |                   |                |   |                |                  |
|--|-------------------------------------|-----------------------|----------------|---------------------|------------------|--------------------|-------------------|----------------|---|----------------|------------------|
| E<br>C<br>O<br>A   | CREDITOR NAME<br>ACCOUNT NUMBER     | DATE<br>REPORTED      | DATE<br>OPENED | HIGH CREDIT         | BALANCE<br>TERMS | PAST DUE<br>AMOUNT | HISTORICAL STATUS |                |   | PRESENT STATUS |                  |
|  |                                     | DATE LAST<br>ACTIVITY |                |                     |                  |                    | MOS<br>REV        | TIMES PAST DUE |   |                |                  |
| C L O S E D   A C C O U N T S  |                                     |                       |                |                     |                  |                    |                   |                |   |                |                  |
| B  | AMEX<br>013764367019368071          | 06/02<br>07/01        | 03/93          | \$3527<br>OPEN 001  | \$0<br>\$0       | \$0                | 1                 | 0              | 0 | 0              | PAID<br>XP/TU    |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST   |                                     |                       |                |                     |                  |                    |                   |                |   |                |                  |
| B  | AMEX<br>01376436701931              | 12/01                 | 11/92          | -<br>OPEN 001       | \$0<br>\$0       | \$0                | 1                 | 0              | 0 | 0              | PAID<br>XP       |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST   |                                     |                       |                |                     |                  |                    |                   |                |   |                |                  |
| B  | BANK OF AMERICA<br>0788             | 03/09<br>12/04        | 08/01          | \$10000<br>REV      | \$0<br>\$0       | \$0                | 87                | 0              | 0 | 0              | PAID<br>XP/TU/EF |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST   |                                     |                       |                |                     |                  |                    |                   |                |   |                |                  |
| B  | CHASE<br>1550093874491              | 07/01                 | 08/98          | \$163100<br>MTG 360 | \$0<br>\$0       | \$0                | 25                | 0              | 0 | 0              | PAID<br>XP       |
| CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; TRANSFERRED TO ANOTHER LENDER |                                     |                       |                |                     |                  |                    |                   |                |   |                |                  |
| B  | CHASE<br>441712265013               | 12/08<br>11/04        | 07/96          | \$12500<br>REV      | \$0<br>\$0       | \$0                | 99                | 0              | 0 | 0              | PAID<br>XP/TU/EF |
| B  | CHASE<br>1565938744918              | 09/08<br>08/08        | 08/98          | \$163100<br>MTG 360 | \$0<br>\$0       | \$0                | 85                | 0              | 0 | 0              | PAID<br>XP       |
| CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST                                |                                     |                       |                |                     |                  |                    |                   |                |   |                |                  |
| B  | CHASE<br>10125014462603             | 10/02<br>09/02        | 09/01          | \$13625<br>AUTO 060 | \$0<br>\$0       | \$0                | 13                | 0              | 0 | 0              | PAID<br>XP/TU/EF |
| B  | CHASE<br>7647645258307              | 08/02<br>06/02        | 04/99          | \$55000<br>MTG 180  | \$0<br>\$0       | \$0                | 12                | 0              | 0 | 0              | PAID<br>XP/TU/EF |
| REAL ESTATE MORTGAGE - WITH OR WITHOUT OTHER COLLATERAL. USUALLY A SECOND MORTGAGE           |                                     |                       |                |                     |                  |                    |                   |                |   |                |                  |
| B  | CHASE<br>9085938744918              | 09/08<br>08/08        | 08/98          | \$163100<br>MTG 360 | \$0<br>\$0       | \$0                | 48                | 0              | 0 | 0              | PAID<br>TU/EF    |
| CLOSED; CONVENTIONAL REAL ESTATE MORTGAGE; FANNIE MAE ACCOUNT                                |                                     |                       |                |                     |                  |                    |                   |                |   |                |                  |
| B  | CITI<br>542418064504                | 05/07                 | 09/02          | \$6500<br>REV       | \$0<br>\$0       | \$0                | 57                | 0              | 0 | 0              | PAID<br>XP/TU/EF |
| ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST   |                                     |                       |                |                     |                  |                    |                   |                |   |                |                  |
| B  | CITI/SHELL<br>111802                | 12/02<br>05/99        | 08/95          | \$600<br>REV        | \$0<br>\$0       | \$0                | 15                | 0              | 0 | 0              | PAID<br>XP/TU    |
| B  | FIRST NATIONWIDE M<br>5776835388097 | 08/02<br>05/02        | 05/93          | \$166000<br>MTG 180 | \$0<br>\$0       | \$0                | 62                | 0              | 0 | 0              | PAID<br>XP/TU/EF |
| CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FANNIE MAE ACCOUNT            |                                     |                       |                |                     |                  |                    |                   |                |   |                |                  |
| B  | FNB OMAHA<br>488151254912402        | 06/07<br>06/04        | 04/99          | \$14000<br>REV      | \$0<br>\$0       | \$0                | 99                | 0              | 0 | 0              | PAID<br>XP/TU/EF |
| B  | FORD CRED<br>36764333               | 03/07<br>03/07        | 03/04          | \$49734<br>AUTO 060 | \$0<br>\$0       | \$0                | 37                | 0              | 0 | 0              | PAID<br>XP/TU/EF |
| B  | FORD CRED<br>33992895               | 03/04<br>03/04        | 02/03          | \$40385<br>AUTO 049 | \$0<br>\$0       | \$0                | 14                | 0              | 0 | 0              | PAID<br>XP/TU/EF |

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| Date Received<br>7/13/2011 | Date Issued<br>7/13/2011 | Requested By<br>ANDREW DIOLI |
| Loan Type                  | Fannie Reissue #         | Charges                      |
| Sources<br>XP/TU/EF        | Reference #              |                              |

Property Address:

| GENERAL INFORMATION |   |                    |             |
|---------------------|---|--------------------|-------------|
| Borrower Name       | TEJEDA, RAMON V                             | Social Security No | 557-84-6234 |
| Co-Borrower Name    |   | Social Security No |             |
| Current Address     | 5752 ANTHONY STREET, GARDEN GROVE, CA 92845 |                    | DOB         |
| Previous Address    |   |                    | Length      |
| Marital Status      |   |                    | Length      |
| Dependents          |   |                    |             |

| CREDIT HISTORY   |                                 |                       |                |                     |                  |                    |                   |                |     |                |                  |
|------------------|---------------------------------|-----------------------|----------------|---------------------|------------------|--------------------|-------------------|----------------|-----|----------------|------------------|
| E<br>C<br>O<br>A | CREDITOR NAME<br>ACCOUNT NUMBER | DATE<br>REPORTED      | DATE<br>OPENED | HIGH CREDIT         | BALANCE<br>TERMS | PAST DUE<br>AMOUNT | HISTORICAL STATUS |                |     | PRESENT STATUS |                  |
|                  |                                 | DATE LAST<br>ACTIVITY |                |                     |                  |                    | MOS<br>REV        | TIMES PAST DUE |     |                |                  |
|                  |                                 |                       |                |                     |                  |                    | 30+               | 60+            | 90+ |                |                  |
| J                | G M A C<br>085172256511         | 09/02<br>08/02        | 03/00          | \$21695<br>AUTO 060 | \$0<br>\$0       | \$0                | 30                | 0              | 0   | 0              | PAID<br>XP/TU/EF |
| B                | MB FIN SVCS<br>5002225850636    | 08/03<br>06/01        | 05/00          | \$18573<br>AUTO 60  | \$0<br>\$0       | \$0                | 39                | 0              | 0   | 0              | PAID<br>TU       |
| B                | SHELL/CITI<br>12865             | 05/03<br>10/99        | 10/89          | \$400<br>REV        | \$0<br>\$0       | \$0                | 32                | 0              | 0   | 0              | PAID<br>XP/TU    |
| B                | THD/CBNA<br>6035320010685442    | 09/04<br>05/04        | 05/03          | \$20000<br>REV      | \$0<br>\$0       | \$0                | 18                | 0              | 0   | 0              | PAID<br>XP/TU/EF |

DEROGATORY ACCOUNTS

\*\*\* NO RECORD FOUND \*\*\*

OTHER CREDIT HISTORY

\*\*\* NO RECORD FOUND \*\*\*

PUBLIC RECORDS

|   |                               |   |  |
|---|-------------------------------|---|--|
| B | LOS ANGELES<br>TAX LIEN<br>TU | Ref #: 20033766590<br>Amount: \$106<br>Status Date: --/-- | File Date: 12/03<br>Plaintiff:<br>Status: NOT RELEASED |
|---|-------------------------------|---|--|

TRADE SUMMARY

|                   | COUNT  | BALANCE | HIGH CREDIT      | PAYMENT | PAST DUE |
|-------------------|--------|---------|------------------|---------|----------|
| MORTGAGE          | 6      | 267053  | 270000           | 1348    | 0        |
| AUTO              | 5      | 0       | 0                | 0       | 0        |
| EDUCATION         | 0      | 0       | 0                | 0       | 0        |
| OTHER INSTALLMENT | 0      | 0       | 0                | 0       | 0        |
| OPEN              | 2      | 0       | 0                | 0       | 0        |
| REVOLVING         | 13     | 947     | 58008            | 50      | 0        |
| OTHER             | 0      | 0       | 0                | 0       | 0        |
| TOTAL             | 26     | 268000  | 328008           | 1398    | 0        |
| SECURED DEBT      | 267053 |         | OLDEST TRADELINE | 10/89   |          |
| UNSECURED DEBT    | 947    |         | DEBT/HIGH CREDIT | 82%     |          |

DEROGATORY SUMMARY

|                     |   |                |   |           |   |
|---------------------|---|----------------|---|-----------|---|
| CHARGE OFFS         | 0 | DELINQ 30 DAYS | 0 | INQUIRIES | 1 |
| COLLECTIONS         | 0 | 60 DAYS        | 0 |           |   |
| BANKRUPTCY ACCOUNTS | 0 | 90 DAYS        | 0 |           |   |
| PUBLIC RECORDS      | 1 | OTHER          | 0 |           |   |

SOURCE OF INFORMATION

1 - EXPERIAN 07/13/11

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| Loan Type                  | Fannie Reissue #         | Charges                      |
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Property Address:

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| Co-Borrower Name    |   | Social Security No |             |
| Current Address     | 5752 ANTHONY STREET, GARDEN GROVE, CA 92845 |                    | DOB         |
| Previous Address    |   |                    | 1/13/1943   |
| Marital Status      |   |                    | DOB         |
| Dependents          |   |                    |             |
|                     |   | Length             | 7           |
|                     |   | Length             |             |

| CREDIT HISTORY   |   |                       |                |             |                  |                    |                   |                |     |                |
|------------------|---|-----------------------|----------------|-------------|------------------|--------------------|-------------------|----------------|-----|----------------|
| E<br>C<br>O<br>A | CREDITOR NAME<br>ACCOUNT NUMBER   | DATE<br>REPORTED      | DATE<br>OPENED | HIGH CREDIT | BALANCE<br>TERMS | PAST DUE<br>AMOUNT | HISTORICAL STATUS |                |     | PRESENT STATUS |
|                  |   | DATE LAST<br>ACTIVITY |                |             |                  |                    | MOS<br>REV        | TIMES PAST DUE |     |                |
|                  |   |                       |                |             |                  |                    | 30+               | 60+            | 90+ |                |
|                  | NAME: RAMON V TEJEDA 557846234 DOB: 01/13/43<br>NAME: RAMON V TEJEDA SR 557846234 DOB: N/A<br>NAME: TEJEDA RAMON 557846234 DOB: N/A<br>SSN: 557-84-6234<br>ADDRESS: 5752 ANTHONY AVE, GARDEN GROVE, CA 928452612 - SINCE 09/03<br>ADDRESS: 19 TRINITY ST, OCEANSIDE, CA 920576013 - SINCE 03/10<br>ADDRESS: 2634 E ANAHEIM ST, LONG BEACH, CA 908043630 - SINCE 10/91<br>EMPLOYER: TEJEDE INC//06/01<br>EMPLOYER: TEJEDA INC//05/01 |                       |                |             |                  |                    |                   |                |     |                |
| 2                | - TRANSUNION 07/13/11<br>NAME: RAMON V TEJEDA<br>NAME: DOB: 01/13/43<br>SSN: 557-84-6234<br>ADDRESS: 5752 ANTHONY AV, GARDEN GROVE, CA 92845 - SINCE 09/03<br>ADDRESS: 3 AVENIDA DESCANSO, OCEANSIDE, CA 92057<br>ADDRESS: 19 TRINITY ST, OCEANSIDE, CA 92057<br>ADDRESS: , OCEANSIDE, CA - SINCE 08/93<br>ADDRESS: , OCEANSIDE, CA - SINCE 11/92<br>EMPLOYER: TEJEDA INC/PRESIDENT/<br>EMPLOYER: HUISQUILCO INC/PRESIDENT/         |                       |                |             |                  |                    |                   |                |     |                |
| 3                | - EQUIFAX 07/13/11<br>NAME: RAMON V TEJEDA SR DOB: 01/13/43<br>SSN: 557-84-6234<br>ADDRESS: 5752 ANTHONY AVE, GARDEN GROVE, CA 92845<br>ADDRESS: 4437 OLD RIVER ST, OCEANSIDE, CA 92057<br>ADDRESS: 3 AVENIDA DESCANSO, OCEANSIDE, CA 92057<br>EMPLOYER: /HUISQUILLO INC/   |                       |                |             |                  |                    |                   |                |     |                |

INQUIRIES (LAST 120 DAYS)

XP 06/06/11 BANK OF AMERICA

CREDITORS

|                          |   |                       |
|--------------------------|---|-----------------------|
| 1ST NATIONWIDE MORTG     | P O BOX 9481 DEPT 0252, GAITHERSBURG, MD 20898        | 800-283-7918          |
| ANB/CITIBANK SD          | P O BOX 15687, WILMINGTON, DE 19850                   | 800-533-5600          |
| ASSOC/CITI               | PO BOX 6003, HAGERSTOWN, MD 21747                     | 800-533-5600          |
| ASSOC/CITIBANK SD        | P.O. BOX 15687, WILMINGTON, DE 19850                  | 800-533-5600          |
| BANK OF AMERICA          | RECOVERY DEPT - 1825 E BUCKEYE RD, PHOENIX, AZ 85008  | 800-582-4767          |
| BANK ONE                 | 1111 POLARIS PKWY STE 3L, COLUMBUS, OH 43240          | 614-213-0000          |
| BANKAMERICA              | 1825 E BUCKEYE RD, PHOENIX, AZ 85034                  |                       |
| BANKONE NA               | 201 N WALNUT ST, WILMINGTON, DE 19801                 | 800-945-2005          |
| CAL COAST CREDIT REPORTS | 1663 MISSION STREET, #603, SAN FRANCISCO, CA 94104    | 415-252-2888          |
| CBUSA                    | PO BOX 9714, GRAY, TN 37615                           | 800-677-0232          |
| CHASE                    | 900 STEWART AVE, GARDEN CITY, NY 11530                | 800-962-4273          |
| CHASE MANHATTAN BK       | 900 STEWART AVENUE, GARDEN CITY, NY 11530             |                       |
| CITI                     | PO BOX 6500, SIOUX FALLS SD 57117                     | 800-423-4343          |
| CITI CARDS CBSDNA        | POB 6241, SIOUX FALLS, SD 57117                       | 800-843-0777          |
| CITIBANK USA, NA         | CCS GRAY OPS CENTER 541 SID MARTIN RD, GRAY, TN 38000 | 800-677-0232          |
| COUNTRYWIDE HOME LOA     | 450 AMERICAN ST, SIMI VALLEY, CA 93065                | 800-669-6607          |
| COUNTRYWIDE HOME LOANS   | 400 COUNTRYWIDE WAY, SIMI VALLEY CA 93065             | 656298 (805) 520-5100 |
| DISCOVER FINANCIAL SERVI | POB 15316, WILMINGTON, DE 19850                       |                       |
| DISCOVER FINANCIAL SVC   | PO BOX 15316, WILMINGTON, DE 19850                    | 800-347-2683          |
| DISCOVER CD              | PO BOX15316, WILMINGTON DE 19850                      | 800-347-5342          |

ECOA KEY: B=BORROWER; C=CO-BORROWER; S=SHARED; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER

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Customer Service  
415-252-2888

Report No  
743008

Provided For: ALPHA CASERO, INC.  
1925 CONCOURSE DR.  
SAN JOSE, CA 95131

|                            |                          |                              |
|----------------------------|--------------------------|------------------------------|
| Date Received<br>7/13/2011 | Date Issued<br>7/13/2011 | Requested By<br>ANDREW DIOLI |
| Loan Type                  | Fannie Reissue #         | Charges                      |
| Sources<br>XP/TU/EF        | Reference #              |                              |

Property Address:

| GENERAL INFORMATION |   |                    |             |
|---------------------|---|--------------------|-------------|
| Borrower Name       | TEJEDA, RAMON V                             | Social Security No | 557-84-6234 |
|                     |   | DOB                | 1/13/1943   |
| Co-Borrower Name    |   | Social Security No |             |
|                     |   | DOB                |             |
| Current Address     | 5752 ANTHONY STREET, GARDEN GROVE, CA 92845 |                    | Length 7    |
| Previous Address    |   |                    | Length      |
| Marital Status      |   |                    |             |
| Dependents          |   |                    |             |

| CREDIT HISTORY   |                                 |                       |   |             |                  |                    |                   |     |     |                |
|------------------|---------------------------------|-----------------------|---|-------------|------------------|--------------------|-------------------|-----|-----|----------------|
| E<br>C<br>O<br>A | CREDITOR NAME<br>ACCOUNT NUMBER | DATE<br>REPORTED      | DATE<br>OPENED                                      | HIGH CREDIT | BALANCE<br>TERMS | PAST DUE<br>AMOUNT | HISTORICAL STATUS |     |     | PRESENT STATUS |
|                  |                                 | DATE LAST<br>ACTIVITY |   |             |                  |                    | MOS<br>REV        | 30+ | 60+ |                |
|                  | FIRST BANKCARD CENTER           |                       | P. O. BOX 3437, OMAHA NE                            |             |                  |                    |                   |     |     | (800) 444-9375 |
|                  | FIRST NATIONAL BANK             |                       | 1620 DODGE STREET MAIL #3099 STOP LINDA RAY, OMAHA  |             |                  |                    |                   |     |     | 888-530-3626   |
|                  | FIRST NATIONWIDE MORTGAG        |                       | 5280 CORP DR #0002, FREDERICK, MD 21701             |             |                  |                    |                   |     |     | 301-696-4000   |
|                  | FIRST NATIONWIDE MTG            |                       | 840 STILLWATER RD BLDG B, WEST SACRAMENTO, CA 95600 |             |                  |                    |                   |     |     | 800-283-7918   |
|                  | FMCC                            |                       | 12110 EMMET, OMAHA NE 68164                         |             |                  |                    |                   |     |     | 800-727-7000   |
|                  | FNB OMAHA                       |                       | 1620 DODGE ST, OMAHA, NE 68197                      |             |                  |                    |                   |     |     | BYMAILONLY     |
|                  | FORD CRED                       |                       | PO BOX BOX 542000, OMAHA, NE 68154                  |             |                  |                    |                   |     |     | 800-727-7000   |
|                  | G M A C                         |                       | 2527 CAMINO RAMON STE 35, SAN RAMON, CA 94583       |             |                  |                    |                   |     |     | 800-200-4622   |
|                  | GMAC                            |                       | PO BOX 5097, SAN RAMON, CA 94583                    |             |                  |                    |                   |     |     | 800-2004622    |
|                  | GMAC-RECOVERY DEPT              |                       | P O BOX 7041, TROY, MI 48007                        |             |                  |                    |                   |     |     | 800-200-4622   |
|                  | LOS ANGELES                     |                       | 500 W TEMPLE ST, LOS ANGELES, CA 90012              |             |                  |                    |                   |     |     | 562-4622125    |
|                  | MBNA                            |                       | 1100 N KING ST, WILMINGTON, DE 19884                |             |                  |                    |                   |     |     | BYMAILONLY     |
|                  | MBNA AMERICA                    |                       | POB 15026, WILMINGTON, DE 19801                     |             |                  |                    |                   |     |     | 800-4106262    |
|                  | MBNA AMERICA BANK NA            |                       | 400 CHRISTIANA ROAD, NEWARK, DE 19713               |             |                  |                    |                   |     |     | 800-421-2110   |
|                  | MERCEDES-BEN                    |                       | POB 3415, PORTLAND OR 97208                         |             |                  |                    |                   |     |     | (800) 654-6222 |
|                  | PNC MORTGAGE SERVICING          |                       | PO BOX 37560, LOUISVILLE, KY 40233                  |             |                  |                    |                   |     |     | 877-762-2000   |
|                  | SHELL/CITI                      |                       | PO BOX 15687, WILMINGTON, DE 19850                  |             |                  |                    |                   |     |     | 800-331-3703   |
|                  | wash                            |                       | PO BOX 1093, NORTHRIDGE, CA 91328                   |             |                  |                    |                   |     |     | 866-926-8937   |
|                  | WASHINGTON MUTUAL BA            |                       | 9451 CORBIN AVENUE ATTN:JANET MEDIN M/S-N010202,    |             |                  |                    |                   |     |     | 800-282-4840   |

**A L E R T**

RAMON V TEJEDA YOB: 1943  
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

**M I S C E L L A N E O U S I N F O R M A T I O N**

Instant View Password: BJ-2A813D5F

To verify the authenticity of this credit report, please visit <https://calcoast.meridianlink.com> and click on the Instant View link. Enter report number 743008 and password BJ-2A813D5F to view the report. For any inquiries regarding this report or services provided by CLEAR CHOICE CREDIT CORP please contact us at (415) 252-2888.

**D I S C L A I M E R**

An asterisk (\*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

|   |  |   |
|---|--|---|
| EXPERIAN<br>PO BOX 2002<br>ALLEN, TX 75013<br>888-397-3742<br>www.experian.com/reportaccess | TRANSUNION<br>PO BOX 1000<br>CHESTER, PA 19022<br>800-888-4213<br>transunion.com/myoptions | EQUIFAX<br>PO BOX 740241<br>ATLANTA, GA 30374<br>800-685-1111<br>www.equifax.com/fcra |
|---|--|---|

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Customer Service  
415-252-2888

Report No  
743008

Provided For: ALPHA CASERO, INC.  
1925 CONCOURSE DR.  
SAN JOSE, CA 95131

|                            |                          |                              |
|----------------------------|--------------------------|------------------------------|
| Date Received<br>7/13/2011 | Date Issued<br>7/13/2011 | Requested By<br>ANDREW DIOLI |
| Loan Type                  | Fannie Reissue #         | Charges                      |
| Sources<br>XP/TU/EF        | Reference #              |                              |

Property Address:

| GENERAL INFORMATION |   |                    |             |
|---------------------|---|--------------------|-------------|
| Borrower Name       | TEJEDA, RAMON V                             | Social Security No | 557-84-6234 |
|                     |   | DOB                | 1/13/1943   |
| Co-Borrower Name    |   | Social Security No |             |
|                     |   | DOB                |             |
| Current Address     | 5752 ANTHONY STREET, GARDEN GROVE, CA 92845 |                    | Length 7    |
| Previous Address    |   |                    | Length      |
| Marital Status      |   |                    |             |
| Dependents          |   |                    |             |

| CREDIT HISTORY                              |                                 |                       |                |             |                  |                    |                   |                |     |                |
|---|---------------------------------|-----------------------|----------------|-------------|------------------|--------------------|-------------------|----------------|-----|----------------|
| E<br>C<br>O<br>A                            | CREDITOR NAME<br>ACCOUNT NUMBER | DATE<br>REPORTED      | DATE<br>OPENED | HIGH CREDIT | BALANCE<br>TERMS | PAST DUE<br>AMOUNT | HISTORICAL STATUS |                |     | PRESENT STATUS |
|   |                                 | DATE LAST<br>ACTIVITY |                |             |                  |                    | MOS<br>REV        | TIMES PAST DUE |     |                |
|   |                                 |                       |                |             |                  |                    | 30+               | 60+            | 90+ |                |
| *** END OF REPORT 7/13/2011 11:30:12 AM *** |                                 |                       |                |             |                  |                    |                   |                |     |                |

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ALPHA CASERO, INC.  
1925 CONCOURSE DR.  
SAN JOSE, CA 95131  
408-516-5015

**NOTICE TO THE HOME LOAN APPLICANT  
CREDIT SCORE INFORMATION DISCLOSURE**

TEJEDA, RAMON V  
5752 ANTHONY STREET  
GARDEN GROVE, CA 92845

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 regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

|                          |                      |                               |
|--------------------------|----------------------|-------------------------------|
| TRANSUNION               | EQUIFAX CREDIT       | EXPERIAN                      |
| PO BOX 1000              | PO BOX 740241        | PO BOX 2002                   |
| CHESTER, PA 19022        | ATLANTA, GA 30374    | ALLEN, TX 75013               |
| 800-888-4213             | 800-685-1111         | 888-397-3742                  |
| transunion.com/myoptions | www.equifax.com/fcra | www.experian.com/reportaccess |

The following information about your credit scores was created on 7/13/2011.

**Applicant :** TEJEDA, RAMON V  
**Name of Score:** EQUIFAX/BEACON 5.0  
**Credit Score :** 801 **Range:** 334-818  
**Key Factors affecting the score:**

- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES
- TOO MANY ACCOUNTS WITH BALANCES

**Applicant :** TEJEDA, RAMON V  
**Name of Score:** TRANSUNION/FICO CLASSIC (04)  
**Credit Score :** 727 **Range:** 309-839  
**Key Factors affecting the score:**

- DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- TOO MANY INQUIRIES LAST 12 MONTHS
- INQUIRIES IMPACTED THE CREDIT SCORE

**Applicant :** TEJEDA, RAMON V  
**Name of Score:** EXPERIAN/FAIR, ISAAC (VER. 2)  
**Credit Score :** 779 **Range:** 320-844  
**Key Factors affecting the score:**

- TOO MANY INQUIRIES LAST 12 MONTHS

- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- TOO MANY ACCOUNTS RECENTLY OPENED
- TOO MANY ACCOUNTS WITH BALANCES

File#: 743008

Date: 7/13/2011

Company: ALPHA CASERO, INC.



**Applicant: RAMON V TEJEDA**

|                                    | Experian      | TransUnion    | Equifax       |
|------------------------------------|---------------|---------------|---------------|
| Bureau Scores                      | 779           | 727           | 801           |
| <b>Potential Score Improvement</b> | <b>0</b>      | <b>0</b>      | <b>+7</b>     |
| Credit Analyzer Module             | Rapid Rescore | Rapid Rescore | Rapid Rescore |

## Credit Assure™

Credit Assure™ searches for inaccurate information (i.e., incorrect, outdated, or missing data). It also seeks for the best combination of pay downs, balance transfers, and other activities through credit management scans so that you don't overlook the opportunities to raise a borrower's credit score.



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RETURN SERVICE REQUESTED

RAMON V TEJEDA  
 5752 ANTHONY STREET  
 GARDEN GROVE, CA 92845

**Your Credit Score and the Price You Pay for Credit**

| <b>Your Credit Score</b> |              |                               |             |
|--------------------------|--------------|-------------------------------|-------------|
| <b>Your credit score</b> | <b>SCORE</b> | <b>SOURCE / MODEL</b>         | <b>DATE</b> |
|                          | 779          | EXPERIAN/FAIR, ISAAC (VER. 2) | 07/13/11    |
|                          | 727          | TRANSUNION/FICO CLASSIC (04)  | 07/13/11    |
|                          | 801          | EQUIFAX/BEACON 5.0            | 07/13/11    |

| <b>Understanding Your Credit Score</b>                          |  |
|---|--|
| <b>What you should know about credit scores</b>                 | <p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>   |
| <b>How we use your credit score</b>                             | <p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>  |
| <b>The range of scores</b>                                      | <p>EXPERIAN: Scores range from a low of 320 to a high of 844.</p> <p>TRANS UNION: Scores range from a low of 309 to a high of 839.</p> <p>EQUIFAX: Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>  |
| <b>How your score compares to the scores of other consumers</b> | <p>EXPERIAN: Your credit score ranks higher than 68 percent of U.S. consumers.</p> <p>TRANS UNION: Your credit score ranks higher than 52 percent of U.S. consumers.</p> <p>EQUIFAX: Your credit score ranks higher than 85 percent of U.S. consumers.</p>   |
| <b>Key factors that adversely affected your credit score</b>    | <p>EXPERIAN</p> <ul style="list-style-type: none"> <li>● TOO MANY INQUIRIES LAST 12 MONTHS</li> <li>● PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS</li> <li>● TOO MANY ACCOUNTS RECENTLY OPENED</li> <li>● TOO MANY ACCOUNTS WITH BALANCES</li> </ul> <p>TRANS UNION</p> <ul style="list-style-type: none"> <li>● DEROGATORY PUBLIC RECORD OR COLLECTION FILED</li> <li>● LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT</li> <li>● TOO MANY INQUIRIES LAST 12 MONTHS</li> <li>● INQUIRIES IMPACTED THE CREDIT SCORE</li> </ul> <p>EQUIFAX</p> <ul style="list-style-type: none"> <li>● TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT</li> <li>● NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES</li> <li>● TOO MANY ACCOUNTS WITH BALANCES</li> </ul> |

## Checking Your Credit Report

|  |  |
|--|--|
| <b>What if there are mistakes in your credit report?</b> | <p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>   |
| <b>How can you obtain a copy of your credit report?</b>  | <p>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.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><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/conline/include/requestformfinal.pdf">http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf</a>) to:</p> <p style="text-align: center;">Annual Credit Report Request Service<br/>P.O. Box 105281<br/>Atlanta, GA 30348-5281</p> |
| <b>How can you get more information?</b>                 | <p>For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a>, or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a>.</p>  |

### Notice to the Home Loan Applicant

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\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date