CREDIT SCORE INFORMATION DISCLOSURE
NOTICE TO THE HOME APPLICANT

APPLICANT'S NAME & ADDRESS:	LENDERS'S NAME & ADDRESS:
	HEARTLAND FINANCIAL SERVICES **155 W. HOSPITALITY LN, STE #245** **SAN BERNARDINO, CA 92408**

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau 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 a credit bureau 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 credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau 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.

The credit bureau(s) listed below provided a credit score that was used in connection with your home loan application.

CREDIT BUREAU	BORROWER	CO-BORROWER
FAIR ISSAC SCORE		
EMPIRICA		
BEACON		

I/we have read and understand the disclosure; and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

Applicant	Date	Applicant	Date
Applicant	Date	Applicant	Date