

www.annualcreditreport.com is truly the free one! Any others are scams to get your money! If there's something reported on your credit report that is incorrect, write these agencies to get it removed.

CREDIT SCORING INFORMATION

The following consumer reporting agencies provided a credit score that was used by the Lender:

- **Equifax Credit Information Services**

P.O. Box 740241

Atlanta, GA 30374

To order report: 1-800-685-1111

To report fraud: 1-800-525-6285

-Web Site: www.equifax.com

Current/Most Recent Credit Score: _____ Credit Score Date: _____ Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score (example):

SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED

NUMBER OF ACCOUNTS CURRENTLY OR IN THE PAST NOT PAID AS AGREED

LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

NUMBER OF FINANCE COMPANY ACCOUNTS

- **TransUnion Consumer Disclosure Center**

P.O. Box 1000

Chester, PA 19022

To order report: 1-800-888-4213

To report fraud: 1-800-916-8800

-Web Site: www.transunion.com

Current/Most Recent Credit Score: _____ Credit Score Date: _____ Credit Score Range: 300-850

Key Factors Adversely Affecting Your Credit Score (example):

SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED

TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS

NUMBER OF ACCOUNTS WITH DELINQUENCY

LEVEL OF DELINQUENCY ON ACCOUNTS

- **Experian National Consumer Assistance Center**

P.O. Box 2002

Allen, TX 75013

To order report: 1-888-397-3742

To report fraud: 1-888-397-3742

-Web Site: www.experian.com

Current/Most Recent Credit Score: _____ Credit Score Date: _____ Credit Score Range: 340-820

Key Factors Adversely Affecting Your Credit Score (example):

SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED

NUMBER OF ACCOUNTS DELINQUENT

LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

LENGTH OF TIME SINCE LEGAL ITEM FILED OR COLLECTION ITEM REPORTED

THANK YOU!

Cynthia Hash, Realtor/SRES/GRI/GREEN/CSRS/CRPS, Keller Williams Realty

FULL SERVICE REALTOR .. www.FindHomesInCharlottesville.com

GET HELP THRU CAREGIVERS LIBRARY .. www.AgingYourWay.org

ALWAYS WANTED A LOG HOME? .. www.CedarLogStructures.net

WANT TO PAY OFF YOUR HOUSE? .. www.PayOffYourHome.org

Cell: (434) 531-5351 ~ Fax: (801) 681-0286 ~ Email: hash@kw.com

Ofc: 1885 Seminole Trail, Suite 100, Charlottesville, VA 22901

Matthew 7:12 is NAR Golden Rule