

## Credit Approval

Hillhurst Mortgage, Inc. has conditionally approved **Borrower Sample** for a mortgage loan secured by a first deed of trust on a Single Family Residence to be used as a Primary Residence located at 123 Any Street, Anytown, USA.

**Loan Type: Conventional**

**Maximum Purchase Price: \$750,000.00**

**Loan-to-Value: 80.000%**

Our pre-approval is based on the analysis of information provided by the borrowers. Current rates are not guaranteed; therefore, should the initial rate increase or decrease, the amount for which you have been conditional pre-approved will be adjusted accordingly. Any material omission or misrepresentation in your loan application may void your conditional pre-approval. Any material or adverse change in your financial position or credit rating may also void your conditional pre-approval. Your conditional credit approval does not constitute full loan approval or a commitment to rate, fees or term. Hillhurst Mortgage, Inc. can issue a written loan commitment only after receiving, verifying and approving a fully executed purchase and sales agreement, a complete appraisal with a minimum value equal to the sales price, acceptable clear title of property, and any other related documents as required.

This conditional pre-approval is valid for 60 days.

Date: August 29, 2018

By: Mortgage Loan Consultant  
CA DRE #12345678  
NMLS #: 123456  
Tel. 123-456-7890

3/26/2018

CCR ONLINE - Score Disclosure

HILLHURST MORTGAGE INC  
1662 HILLHURST AVE STE A  
LOS ANGELES, CA 90027  
3235221020

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

Borrower Sample  
123 Any Street  
Anytown, USA

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:

EXPERIAN  
PO BOX 4500  
ALLEN, TX 75013  
888-397-3742  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)

TRANSUNION  
PO BOX 2000  
CHESTER, PA 19016  
800-888-4213  
[transunion.com/myoptions](http://transunion.com/myoptions)

EQUIFAX  
PO BOX 740241  
ATLANTA, GA 30374  
800-885-1111  
[www.equifax.com/fera](http://www.equifax.com/fera)

The following information about your credit scores was created on 3/26/2018.

### SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - SAMPLE, BORROWER \*\*-\*\*\*-6789

SCORE: **809**

00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

00005 - TOO MANY ACCOUNTS WITH BALANCES

00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

FACTOR: 00000

TRANSUNION/FICO CLASSIC (04) - SAMPLE, BORROWER \*\*-\*\*\*-6789

SCORE: **784**

030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

005 - TOO MANY ACCOUNTS WITH BALANCES

028 - NUMBER OF ESTABLISHED ACCOUNTS

FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) SAMPLE, BORROWER \*\*-\*\*\*-6789

SCORE: **824**

05 - TOO MANY ACCOUNTS WITH BALANCES

09 - TOO MANY ACCOUNTS RECENTLY OPENED



### Retirement Savings Statement

Borrower Sample  
123 Any Street  
Anytown, USA

Customer Service: (800) 835-5097  
Fidelity Brokerage Services LLC  
900 Salem Street, Smithfield, RI 02917

#### Your Account Summary

Statement Period: 01/01/2018 to 03/06/2018

<b>Beginning Balance</b>	<b>\$12,778.05</b>
Your Contributions	\$1,094.40
Employer Contributions	\$906.77
Adjustments	\$0.72
Change in Market Value	\$341.28
<b>Ending Balance</b>	<b>\$15,121.22</b>
<b>Additional Information</b>	
Vested Balance	\$15,121.22

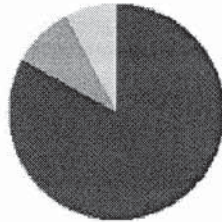
#### Your Personal Rate of Return

**This Period** **2.7%**

Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

#### Your Asset Allocation

Statement Period: 01/01/2018 to 03/06/2018



Your account is allocated among the asset classes specified above as of 03/06/2018. Percentages and totals may not be exact due to rounding.

The Additional Fund Information section lists the underlying allocation of your blended funds.

#### Market Value of Your Account

Statement Period: 01/01/2018 to 03/06/2018

Displayed in this section is the value of your account for the statement period, in both shares and dollars.

<i>Investment</i>	Shares as of 12/31/2017	Shares as of 03/06/2018	Price as of 12/31/2017	Price as of 03/06/2018	Market Value as of 12/31/2017	Market Value as of 03/06/2018
<b>Blended Investment*</b>					<b>\$12,778.05</b>	<b>\$15,121.22</b>
AF Trg. Date 2045 RB	824.922	951.028	\$15.49	\$16.90	\$12,778.06	\$16,121.22
<b>Account Totals</b>					<b>\$12,778.05</b>	<b>\$15,121.22</b>