Viewtech Financial Services, Inc.

Energy Savings Financing Application

INSTRUCTIONS: Please thoroughly read the "Terms and Conditions" on the reverse side of this form before completing this "Financing Application". Complete Sections 1,2, and 3. Ensure that all information given is accurate and correct. If a question is not applicable please note by "N/A".

NOTE: YOU MAY APPLY FOR A SEPARATE ACCOUNT EVEN IF YOU ARE MARRIED Please print in ink

Contractor Name		Ins	talled Measures		
SECTION 1: Applicant	Information				
Name: Last			First	МІ	Birth Date
Mailing Address:	Street		City	State	Zip Code
Installation Address:	Street		City	State	Zip Code
Gas Co. Account Number (At	installation site) Social Securit	y Numbe			Cell Phone
Type of Residence	Owner Occupied Primary Residence	e/Secon	(d Home)	() nt (Rental)
No. Of Units at Installation Add			「wo units	□ More tha	n two units
Mortgage Holder	Monthly Mortgage Payment		Mortgage Balance		urrent Value of Home
Previous Address:	Street		City	State	Zip Code
Applicant's Employer Name	Address: Street		City	State	Zip Code
Applicant's Employer Phone	Applicant's Position or Job Title	Applica	ant's Gross Salary *		Employment Date
()			ly Hourly We		//
		*Alimor	y, child support or se	parate maintenance	income need not be revealed If
Applicant Employment Status	Full Time Employee	you do	not have it considered Other Sources o		lying this obligation.
	Part Time Employee/Contract	ct			\$
	□ Self-Employed				\$
Is the Applicant or Co-Applicar	nt employed by the installing contract	ctor?			cash, bonds, CD's, stocks)
□ Yes □ No			:	\$	
-	ed \$ Down Pay Payments begin 30 days fro	-			s Apply, YEARS E RRED (interest accrues)
SECTION 2: Co-Applic			• •		· · ·
Co-Applicant Name: Last			First	МІ	Birth Date
Co-Applicant Mailing Addres	s: Street		City	State	Zip Code
Co-Applicant Utility Name	Social Securit	y Numbe	er Home I	Phone	Cell Phone
			()	()
Co-Applicant's Employer Name	e Address: Street		City	State	Zip Code
Co-Applicant's Employer Phon	e Co-Applicant's Position or Job	Title	Co-Applicant's Gros	s Salary *	Employment Date
()			\$ Hourly_	Weekly An	
			*Alimony, child supp	ort or separate mair	ntenance income need not be reveal for repaying this obligation.
Co-Applicant Employment Stat	tus	□ Part	Time Employee/Con		Self Employed
SECTION 3: Applicant	Signature(s) Release Auth	norizati	on		

I/we have read both sides of this "Financing Application" Quality Assurance and "Terms and Conditions" for the financing and by signing below, I/we agree to be bound by the requirements and provisions herein and therein. By signing below, I/we certify that the information I/we have given is true and complete to the best of my/our knowledge. I/we authorize the lender of choice to verify any of the information given about me/us and obtain information from my/our employer(s) and to obtain credit reports in connection with this application for financing and for any update, renewal or extension of the financing received. THIS APPLICATION MAY BE SUBMITTED TO MORE THAN ONE POTENTIAL LENDER.

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Quality Assurance

As your financing source the lender of choice strives to maintain a high standard of quality with our financing transactions. Please take a moment to read this page:

- You (and the co-applicant, if applicable) received the contractor's "Notice of Right to Cancel".
- Your contractor did not promise any specific energy savings not supported by manufacturer's literature. Your contractor is not the only participating contractor. Your contractor is not an exclusive representative of the financing program, and you understand you can choose to get multiple bids.
- Your contractor has provided a list of everything you are purchasing and all services to be provided, including the total sale price and all taxes.

General Term Sheet

The purpose of this General Term Sheet, also referred to as "Terms and Conditions" is to familiarize the Applicant with the substantive contents of the Retail Installment Contract the Financing Program.

Qualifying Equipment - Equipment That Can Be Financed (*Some Restrictions Apply)

Any equipment used for replacement windows and patio doors, entry doors, central heating, ductwork and cooling systems, water heating systems, insulation, siding, roofing and solar is eligible for financing. In conjunction with other work, some major appliances may also qualify for financing.

Terms

Financing terms are restricted based on amount financed. See below for maximum financing terms:

- Principal Financed, minimum \$1000 but less than \$1500 Maximum Term 3 Years Principal Financed, minimum \$1500 but less than \$3000 Maximum Term 4 Years Principal Financed, minimum \$3000 but less than \$5000 Maximum Term 5 Years
- .
- Principal Financed \$5000 or greater Maximum Term 10 Years Principal Financed \$7500 or greater - Maximum Term 12 Years

Pavments

The amount and due date of payments will be determined at the time of each credit approval. Payments will be made using a monthly billing statement. You must still make payments even if you do not receive a monthly statement.

You will be in default if you do not make a payment of the amount required when it is due or if you break any promise you made under the Retail Installment Contract. You will be in default if you make false or misleading statements in any credit application or update of credit information.

When you are in default, Seller or its assign(s) may demand immediate payment of the entire unpaid principal balance plus accrued but unpaid finance charges or any other charges under the Retail Installment Contract. Seller or its assign(s) or contractor(s) may exercise any other rights given by law when you are in default.

Canceling or Changing This Program

The lender can cancel the entire Financing Program or any part of this Financing Program at any time. In the event the Program is canceled in whole or in part after you complete this Financing Application but before you sign a Retail Installment Contract, the Seller is under no obligation to provide financing under the Program terms, or under any other terms.

Joint Accounts

Each applicant who signs the Retail Installment Financing Contract will be individually and jointly responsible for paying the entire amount owed under the Retail Installment Contract. Seller or its assign(s) can enforce its rights under the Retail Installment Contract against any one or more Applicants.

Updating Information

If the lender is assigned the Retail Installment Contract, you promise that you will notify the lender in writing with in 30 days if you move, or change your name. Seller and its assign(s) can delay enforcing any of its rights any number of times with out losing its rights. If any terms or provisions of the Retail Installment Contract are found to be unenforceable, the other terms will remain in effect.

Installation Verification

The installation of financed measures may be verified by the lender or a designated contractor to ensure guideline compliance. In the event that your property is selected for verification of installation, an authorized representative or agent will contact you to schedule a mutually convenient time to perform this verification.

IF YOU HAVE ANY QUESTIONS REGARDING THE APPLICATION PROCESS, INTEREST **RATES OR CREDIT APPROVAL, PLEASE CALL:**

VIEWTECH FINANCIAL SERVICES Phone:888-621-5511 Fax: 888-681-5511

> 4761 E Hunter Ave. Anaheim, CA 92807

						Q	
Date _		HOME IMPROVEMENT RETAIL INSTALLMENT CONTRACT (Simple Interest)					NG NO.
SELLE	R/CONTRACTOR:						
					Contractor's License Number		
Address:	Street	City	State	Zip	Name of Salesperson	Registration Num	per
BUYER	R:						-
			Address:	Street	City	State	Zip
CO-BU	IYER						
			Address:	Street	City	State	Zip
services contract i agree to	at the Cash Price, which is less. The is assigned by the Contractor. In retur the terms and conditions set forth in the	words "you" and "your" n for Seller financing for is retail installment conti	refer to the Buyer(s). Buyer(s) the purchase ract.	"Seller" or "C e of the good	described below at the Total Sale Price rat Contractor" refers to the Contractor and any of s and/or services described below, Buyer(s) part of this transaction is Buyer's residence a	other person to wh each individually a	om this retail installment nd together promise and

Description of the Project and Description of the Significant Materials to be used and Equipment to be Installed

Cash Price (Including Tax)

(Include make, model number or similar designation.)

As described on invoice, proposal or work order attached and hereby made a part of this contract.

\$

Contractor agrees that the above work will begin approximately on ______, and will be substantially completed on approximately ______

"Substantial Commencement" of the work means the following: Order/Delivery and/or installation of goods

A failure by Contractor without lawful excuse to substantially commence work within 20 days of the approximate date specified above when work will begin is a violation of the Contractor's License Law.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of: \$
our payment schedule will be:	· · ·	· ·	Ť	Ŧ
Number of Payments	Amount of Payments		When Payments are Due	
	\$	Monthly, Starting da	ays after funds are disbursed.	*e
1	\$			

Late Charge: If any part of a payment is more than days late, you will be charged

Prepayment: If you pay off early, you will not have to pay a penalty.

See the Additional Terms And Conditions section of this contract for any additional information about nonpayment, default, and any required repayment in full before the scheduled date. *e means an estimate

The Notice of Cancellation may be sent to the Contractor at the address listed above for the Seller/Contractor.

Total Cash Price excluding taxes .	(1)	
Sales tax	(2 <u>)</u>	
Total Cash Price plus taxes (1+2) (Must match total cash price under description)		_(3)
Cash down payment	(4)	

Amount financed (3 minus 4).....

NOTICE TO OWNER OR TENANT: You have the right to require the Contractor to have a performance and payment bond.

YOU, THE BUYER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE ATTACHED NOTICE OF RIGHT TO CANCEL FORM FOR AN EXPLANATION OF THIS RIGHT.

NOTICE TO BUYER: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled-in copy of this agreement, signed by both you and the contractor, before any work may be started. (3) You can prepay the full amount due under this agreement at any time. (4) If you desire to pay off in advance the full amount due, the amount which is outstanding will be furnished upon request.

Buyer acknowledges that before signing this agreement (1) Buyer has read all pages of this agreement and all attachments to it and has received a legible, signed, dated and completely filled-in copy of this agreement.

Seller

Buver _____

By

Date

Date

ADDITIONAL TERMS AND CONDITIONS

Buyer

PROMISE TO PAY: Buyer promises to pay to the Seller the Amount Financed plus the Finance Charge until paid in full in consecutive monthly installments as set forth in the payment schedule above. The first payment will be due approximately days after the funds are disbursed. Upon completion, finance charges will begin to accrue after funds are disbursed, or a date thereafter as determined by Seller. Payments shall be applied first to accrued but unpaid Finance Charge, then to the unpaid Amount Financed and the other amounts due; provided that the final payment will be in the amount of all unpaid Amount Financed plus accrued unpaid Finance Charge and any other amounts due. ANY PAYMENT RECEIVED AFTER ITS SCHEDULED DUE DATE WILL RESULT IN THE ACCRUAL OF ADDITIONAL FINANCE CHARGE ON THE THEN OUTSTANDING BALANCE, AND SUCH ADDITIONAL FINANCE CHARGE WILL ACCUMULATE PRODUCING A FINAL PAYMENT LARGER THAN OTHERWISE SCHEDULED UNDER THE CONTRACT. CHARGE FOR LATE PAYMENT: If any part of any payment is more than days late, Buyer agrees to pay a late charge in the amount of

CHARGE FOR DISHONORED CHECKS: In the event payment is made by a check which is dishonored, Buyer agrees to pay Seller or their Assignee a fee of

PAYMENT STATEMENTS: Seller or their Assignee will issue Buyer monthly statements and payments will be due and payable to the address listed on the monthly statement and in accordance with the payment schedule herein.

PREPAYMENT: Buyer may prepay this retail installment contract in full at any time without penalty. Partial advance payment will not change Buyer's obligation to continue making full monthly payments on each monthly due date until this retail installment contract is paid in full. **COMPLETION:** Upon Sellers request after all goods have been furnished and installed and work satisfactorily completed, Buyer agrees to

sign and deliver to Seller a Completion Certificate. **DEFAULT**; **REMEDIES**: Buyer agrees that Buyer's failure to make payments in accordance with the payment schedule, or to otherwise comply with the terms of this retail installment contract, shall at the option of the Seller and without notice or demand on the Buyer, constitute an event of default hereunder. Upon the occurrence of any event of default, Seller may declare immediately due and payable the entire unpaid balance of the Amount Financed, plus accrued and unpaid Finance Charge, and any other sums lawfully due hereunder. Buyer agrees that all sums owing under this retail installment contract after maturity, or after acceleration of Buyer's obligations as a result of Buyers default, shall accrue Finance Charge at the Annual Percentage Rate set forth on the front of this retail installment contract. The waiver by Seller of any default shall not constitute a waiver of any subsequent default.

ASSIGNMENT: Buyer agrees Seller may transfer this retail installment contract to one or more third parties, and such transferees shall have all the rights and powers of the Seller.

ATTORNEYS' FEES: The prevailing party in any legal action brought in connection with the enforcement of collection of this retail installment contract shall recover reasonable attorneys' fees and costs paid or incurred by such party, regardless of whether the action is instituted by Buver or Seller.

ADDITIONAL WORK: No additional work shall be performed without Buyer's prior written authorization on a change order form signed by Buyer and Seller.

NO ORAL MODIFICATION: This constitutes the entire agreement of the parties and no oral modification shall be valid. MISCELLANEOUS: No representations, promises or warranties, express or implied, have been made to Buyer with respect to the goods and/or services sold pursuant to this retail installment contract, except as specified herein. Any provision where found to be invalid under applicable law shall be invalid only with respect to the offending provision. If more than one person signs this retail installment contract, the rights and obligations of all persons signing this retail installment contract shall be joint and several. Singular words shall be construed in the plural, and plural in the singular, as their context may require, or as required to give effect to the terms of this retail installment contract. This retail installment contract shall be governed by

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER(S) OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

NOTICE TO OWNER

Under the California Mechanics' Lien Law, any contractor, subcontractor, laborer, supplier, or other person or entity who helps to improve your property, but is not paid for his or her work or supplies, has a right to place a lien on your home, land, or properly where the work was performed and to sue you in court to obtain payment.

This means that after a court hearing, your home, land, and property could be sold by a court officer and the proceeds of the sale used to satisfy what you owe. This can happen even if you have paid your contractor in full if the contractor's subcontractors, laborers, or suppliers remain unpaid.

To preserve their rights to file a claim or lien against your properly, certain claimants such as subcontractors or material suppliers are each required to provide you with a document called a "Preliminary Notice." Contractors and laborers who contract with owners directly do not have to provide such notice since you are aware of their existence as an owner. A preliminary notice is not a lien against your property. Its purpose is to notify you of persons or entities that may have a right to file a lien against your property if they are not paid. In order to perfect their lien rights, a contractor, subcontractor, supplier, or laborer must file a mechanics' lien with the county recorder which then becomes a recorded lien against your properly. Generally, the maximum time allowed for filing a mechanics' lien against your properly is 90 days after substantial completion of your project.

TO INSURE EXTRA PROTECTION FOR YOURSELF AND YOUR PROPERTY, YOU MAY WISH TO TAKE ONE OR MORE OF THE FOLLOWING STEPS:

(1) Require that your contractor supply you with a payment and performance bond (not a license bond), which provides that the bonding company will either complete the project or pay damages up to the amount of the bond. This payment and performance bond as well as a copy of the construction contract should be filed with the county recorder for your further protection. The payment and performance bond will usually cost from 1 to 5 percent of the contract amount depending on the contractor's bonding ability. If a contractor cannot obtain such bonding, it may indicate his or her financial incapability.

(2) Require that payments be made directly to subcontractors and material suppliers through a joint control. Funding services may be available, for a fee, in your area which will establish voucher or other means of payment to your contractor. These services may also provide you with lien waivers and other forms of protection. Any joint control agreement should include the addendum approved by the registrar.

(3) Issue joint checks for payment, made out to both your contractor and subcontractors or material suppliers involved in the project. The joint checks should be made payable to the persons or entities which send preliminary notices to you. Those persons or entities have indicated that they may have lien rights on your property; therefore you need to protect yourself. This will help to insure that all persons due payment are actually paid.

(4) Upon making payment on any completed phase of the project, and before making any further payments, require your contractor to provide you with unconditional "Waiver and Release" forms signed by each material supplier, subcontractor, and laborer involved in that portion of the work for which payment was made. The statutory lien releases are set forth in exact language in Section 3262 of the Civil Code. Most stationery stores will sell the "Waiver and Release" forms if your contractor does not have them. The material suppliers, subcontractors, and laborers that you obtain releases from are those persons or entities who have filed preliminary notices with you. If you are not certain of the material suppliers, subcontractors, and laborers working on your project, you may obtain a list from your contractor. On projects involving improvement to a single-family residence or a duplex owned by individuals, the persons signing these releases lose the right to file a mechanics' lien claim against your properly. In other types of construction, this protection may still be important, but may not be as complete.

To protect yourself under this option, you must be certain that all material suppliers, subcontractors, and laborers have signed the "Waiver and Release" form. If a mechanics' lien has been filed against your property, it can only be voluntarily released by a recorded "Release of Mechanics' Lien" signed by the person or entity that filed the mechanics' lien against your property unless the lawsuit to enforce the lien was not timely filed. You should not make any final payments until any and all such liens are removed. You should consult an attorney if a lien is filed against your property.

Contractors are required by law to be licensed and regulated by the Contractors' State License Board which has jurisdiction to investigate complaints against contractors if a complaint regarding a patent act or omission is filed within four years of the date of the alleged violation. A complaint regarding a patent act or omission pertaining to structural defects must be filed within 10 years of the date of the alleged violation. Any questions concerning a contractor may be referred to the Registrar, Contractors' State License Board P.O. Box 26000, Sacramento, California 95826.

ASSIGNMENT BY SELLER

For value received, Seller hereby assigns within Contract and all its right and interest in it to _

(Assignee), and warrants that: 1) this Contract is the result of a sale of our own property or services; 2) all services and installation work in connection with this Contract have been completed according to the Contract; 3) this Contract accurately and correctly reflects a genuine and bona fide sale and the price and terms thereof, and there is no unexpired right to cancel on behalf of Buyers; 4) the goods or services covered by this Contract have been unconditionally accepted by the Buyers; 5) at the time this Contract is assigned to the Assignee, the goods or services are in possession of the Buyer and are the identical goods and services described in or related to the Contract; 6) there is no undisclosed delinquency related to this Contract; 7) this Contract is the entire and sole Contract between Seller and Buyer as to the sale of goods or services evidenced herein; 8) there is no undisclosed agreement, concession or litigation of any nature affecting this Contract; 9) all workmen, suppliers and material have been paid in full for all goods and services incident to Seller's performance and said goods are free from all liens and encumbrances except for Seller's interest therein; 10) all improvements financed qualify as Fannie Mae eligible measures and 11) all signatures on this Contract are genuine. If any of the forgoing warranties is untrue, regardless of Assignee's knowledge or lack of knowledge or reliance thereon, Seller hereby unconditionally agrees to repurchase the Contract on demand from the Assignee for the balance remaining unpaid plus any collection, attorney fees, and court costs incurred by Assignee. Seller guarantees that this transaction complies with all conditions stipulated in the National Blanket Retail Installment Contract Purchase Agreement executed between Seller and Assignee.

SELLER		ASSIGNEE	
BY		BY	
	Authorized Signature	ITS	
DATE		DATE	
		PAGE 3 of 3	Please Initial

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NOTICE OF RIGHT TO CANCEL

(Date of transaction)

You may CANCEL this transaction, without any Penalty or Obligation, within THREE BUSINESS DAYS from the above date.

If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable instrument executed by you will be returned within TEN BUSINESS DAYS following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be cancelled.

If you cancel, you must make available to the seller at your residence, in substantially as good condition as when received, any goods delivered to you under this contract or sale, or you may if you wish, comply with the instructions of the seller regarding the return shipment of the goods at the seller's expense and risk.

If you do make the goods available to the seller and the seller does not pick them up within 20 days of the date of your Notice of Cancellation, you may retain or dispose of the goods without any further obligation. If you fail to make the goods available to the seller, or if you agree to return the goods to the SELLER and fail to do so, then you remain liable for performance of all obligations under the contract.

To cancel this transaction, mail or deliver a signed and dated copy of this Cancellation Notice or any other written notice, or send a telegram to

	at
(Name of seller)	
(Address of seller)	
NOT LATER THAN MIDNIGHT OF	 (Date)
	(Date)
HEREBY CANCEL THIS TRANSACTION	l.
(Date)	(Buyer's signature)
ACKNOWL	EDGMENT OF RECEIPT
Each of the undersigned acknowledges	receipt of 2 copies of this Notice of Right to Cancel.
Buyer's signature)	(Date)
(Buyer's signature)	(Date)

COMPLETION CERTIFICATE

COMPLETION CERTIFICATE AND BORROWERS' ACKNOWLEDGMENT OF RIGHT TO CANCEL

NOTICE TO BORROWER(S): Do not sign this document until the work has been completed.

The undersigned Borrower(s) hereby:

A. Certify that all goods and/or services (property improvements) sold to Borrower(s) by:

(Seller)

and located at the following premises:

under a Retail Installment Contract dated ______ have been furnished and performed completely in accordance with the terms of the Retail Installment Contract and the Construction Contract (Work Order, Job Order, Proposal or Invoice).

B. Acknowledge and understand that: (1) a Retail Installment Contract evidences Borrowers' indebtedness to Seller for the property improvements, and (2) Borrower(s) had the right to cancel the contract, without penalty, after receiving notice from Seller of Borrowers' right to do so and that Borrower(s) did not exercise said right.

Borrower Date _____

Co-Borrower _____ Date _____

SELLER'S CERTIFICATE AND MECHANIC'S LIEN WAIVER

The undersigned hereby represents and certifies to any assignee of said contract that:

- A. All the goods and services provided for the above-described Retail Installment Contract and the Construction Contract (Work Order, Job Order, Proposal or Invoice) have been delivered and performed in a workmanlike manner and in accordance with the terms of the contract.
- B. The Borrower(s) named in the contract did not exercise their right to cancel after having received, prior to the delivery of any part of the goods and/or performance of any part of the services contracted for, due and proper notice of the existence of their right to do so.
- C. All debts for labor, material, license fees, permits, inspection fees and other bills pertaining to the contract have been or will be within 30 days hereof paid in full. All liens or claims or right of lien, if any, have been waived and released and there is no outstanding indebtedness which might result in a lien on the improved property arising under applicable law.

Seller _____

Ву _____

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Viewtech Financial Services, Inc. Your Credit Report and the Price you Pay for Credit

What is a credit report?	A 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 your creditors.		
How did we use your credit report?	We used information from your credit report to set the terms of the credit we are offering you, such as the Annual Percentage Rate. The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.		
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact Equifax , which is the consumer reporting agency from which we obtained your credit report. It is a good idea to check your credit report to make sure the information it contains is accurate.		
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report contact Equifax:		
	By telephone: By Mail:	Call toll-free: 1-877-322-8228 Mail your written request to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281	
	On the Web:	Visit <u>www.annualcreditreport.com</u>	
How can you get more information about credit reports?	For more information about credit reports and your rights under federal law, visit the Federal Reserve's Board's web site at <u>www.federalreserve.gov</u> , or the Federal Trade Commission's web site at <u>www.ftc.gov</u> .		

Your Credit Score	Source: Equifax Date:
What should you know about credit scores?	Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you. Your credit score can change, depending on how your credit history changes.
The range of scores	Scores range from a low of 300 to a high of 850
Key <u>factors</u> that adversely affected your credit score	
How can you get more information about your credit score?	If you have any questions regarding your credit score, you should contact Equifax Credit Information Services at: P.O. Box 740256. Atlanta, GA 30374 Tel. (800) 685-1111

• This Notice is to be kept by the borrower for their record