

Credit Score Disclosures

Consumer Notification Compliance Solutions

CoreLogic makes it easy to comply with federally mandated consumer notifications. Our Credit Score Disclosure and Notice to Home Loan Applicant are Fair and Accurate Credit Transaction (FACT) Act compliant, and can be automatically generated and delivered with every Instant Merge report or mailed directly to the consumer.

Credit Score Disclosures

To help you maintain compliance with the FACT Act, CoreLogic provides a Credit Score Disclosure (CSD) to consumers in connection with an application for a home loan. The CSD discloses the credit score, the lender used in connection with the consumer's loan application and home loan, and the key factors affecting the credit score. It contains contact information for each credit reporting agency used, including the agency name, telephone number and Web site. Custom disclosures are also available to meet your business needs.

Modified CSD For Risk-Based Pricing Compliance

We offer a modified CSD solution that automatically includes consumer data needed to help comply with the Risk-Based Pricing regulation. The modified CSD form includes model forms to ensure that disclosures consistently convey the same information; a Q&A format presented in a tabular grid; and consumer score comparison data. Special pricing applies.

Notice to Home Loan Applicants

Additionally, and in accordance with the FACT Act, CoreLogic provides a Notice to Home Loan Applicants which explains to the consumer what the CSD is and why they're getting it.

CSD Mailing Services

To help you comply with consumer notification requirements, we offer a turnkey fulfillment and mailing solution that automatically generates and mails a CSD and Notice to Home Loan Applicant to your consumers with each Instant Merge report ordered. With daily and flexible mailing turnaround times, our cost-effective fulfillment service ensures that your clients are properly notified as required by the FACT Act.

**For more information, please call 866.774.3282
or visit corelogic.com.**

Product Highlights

- ▶ Maintain FACT Act compliance
- ▶ Modified Credit Score Disclosures with Risk-Based Pricing compliant data
- ▶ Automatically generate notifications with every Instant Merge report
- ▶ CSD fulfillment options available – electronic and mail
- ▶ Custom disclosure messaging available
- ▶ Daily and flexible fulfillment turnaround times