



Risk-Based Pricing Notice Disclosure

Effective January 1, 2011, a new federal law will require all borrowers to be provided with the Risk-Based Pricing notice within 3 business days of having credit pulled. The final rules implement section 311 of the Fair and Accurate Credit Transactions Act of 2003, which amends the Fair Credit Reporting Act. The notice provides borrowers with information regarding their credit, including how their credit score compares to the credit scores of other borrowers. The Risk Based Pricing notice will replace the Notice to Home Loan Applicant disclosure (FACTA credit score disclosure)

I (We) certify I/we received a copy of our credit report with the attached risk based pricing disclosure within 3 business days of having our credit pulled by Neighbor's Financial Corporation.

Borrower

Date

Borrower

Date