

SCORE DISCLOSURE

PREPARED FOR: FLORIDA MORTGAGE SOLUTIONS INC 1625 NORTH COMMERCE PKWY SUITE 207 WESTON FL 33326 ATTENTION: MIKLEWIS	REPORT TYPE:INDIVIDUAL	COMPUTER ID #: 710320112829408 LENDER CASE #: M18000	DATE RECEIVED: 11/16/10 DATE COMPLETED: 11/16/10
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APPLICANT: INPUT INFORMATION: NAME: HASSAN M XXXXXXXXXX XXXXXXXXXX XXXXXXXXXX	EMPLOYMENT INFORMATION
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"NOTICE TO THE HOME LOAN APPLICANT"

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 concerning the terms of the loan, contact the lender.

Acknowledgement

I have received a Notice to The Home Loan Applicant, the disclosure of the applicable credit score(s), possible ranges of scores, key score factors, the date of the credit score and the name of the creator of the credit score.

Applicant's Signature: _____ Date: _____

Applicant's Name: _____
(Print)

SCORING

1 BEACON 5.0 SCORE +598 EFX01
 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 NUMBER OF ACCOUNTS WITH DELINQUENCY
 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 38 13 18 14

SCORE MODEL DEVELOPER
 SCORE DATE: 11/16/2010
 300-850, HIGH SCORE = LOW RISK
 FAIR ISAAC CORPORATION
 PO BOX 8428
 EMERYVILLE, CA 94662
 (888) 446-6785
 WWW.MYFICO.COM

APPLICANT

NAME: HASSAN M ~~XXXXXXXXXX~~

Date Received: 11/16/10

SCORING

1 CLASSIC SCORE +592 TRU01
SERIOUS DELINQUENCY
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
FREQUENT DELINQUENCY
PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH
39 13 18 10

SCORE MODEL DEVELOPER
SCORE DATE: 11/16/2010
336-843, HIGH SCORE = LOW RISK
FAIR ISAAC CORPORATION
PO BOX 8428
EMERYVILLE, CA 94662
(888) 446-6785
WWW.MYFICO.COM

1 FAIR ISAAC SCORE 2 +615 XPN01
SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
NUMBER OF ACCOUNTS WITH DELINQUENCY
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
AMOUNT PAST DUE TO ACCOUNTS
38 18 13 21

SCORE MODEL DEVELOPER
SCORE DATE: 11/16/2010
300-850, HIGH SCORE = LOW RISK
FAIR ISAAC CORPORATION
PO BOX 8428
EMERYVILLE, CA 94662
(888) 446-6785
WWW.MYFICO.COM

REGULATORY MESSAGES

1 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE EFX01
1 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE TRU01
1 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE XPN01

CONSUMER REFERRAL INFORMATION

EQUIFAX INFORMATION SERVICES LLC EFX002
WWW.EQUIFAX.COM
P O BOX 740241
ATLANTA, GA 30374-0241
800-685-1111

TRANSUNION TRU16MI
HTTP://WWW.TRANSUNION.COM
2 BALDWIN PLACE P O. BOX 1000
CHESTER, PA 19022
800-888-4213

EXPERIAN XPNTPLA
WWW.EXPERIAN.COM
701 EXPERIAN PARKWAY
ALLEN, TX 75013
888-397-3742

CreditReporting.com

Credit Reports for Consumers

YOUR 3 BUREAU MERGED CREDIT SCORE

Reference #: F85340098

Original Report Date: 03/09/2011

Name: HASSAN M. [REDACTED]

DOB: [REDACTED]

Address: [REDACTED]

PERSONAL CREDIT SCORES

Your credit score is based on information from your 3 Bureau Merged credit report. The higher your score is, the better chance you have of getting the credit you apply for.

Your credit score based on your

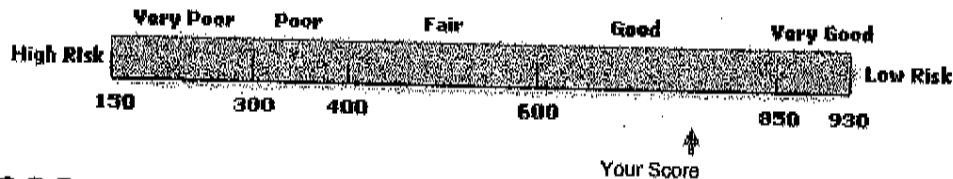
- Equifax credit report is 766 on a scale of 150-930
- Experian credit report is 614 on a scale of 150-930
- TransUnion credit report is 601 on a scale of 150-930

*- from 598 on 11/16/10 - up 168p
> not updated as of yet*

PERSONAL CREDIT SCORES

Your credit score is based on information from your 1-bureau (Equifax) credit report. The higher your score is, the better chance you have of getting the credit you apply for.

Your credit score based on your Equifax report is 766 on a scale of 150-930.



SCORE FACTORS

Your credit report reflects 2 account(s) in good standing, and have been open for over 6 months.

Satisfactory accounts are accounts that meet a number of criteria that lenders look for in order to assess credit worthiness. They are open accounts that are not currently late. They should not show previous derogatory information (payments 30 days or more late in history). Typically they are only considered if they have been on your credit report for a minimum amount of time (6 months - 2 years). Lenders want to see that other lenders have extended you credit and that you have managed it with care. A low number of satisfactory accounts may indicate an inability to establish credit. It may also make it difficult to gauge credit worthiness and your ability to manage debt. Keep all of your accounts current and try to maintain longer relationships with a few lenders as opposed to closing and opening new accounts on a regular basis.

Your credit report has 1 account(s) with late payments, and the total of those lates is considered excessive and is impacting your credit score.

A delinquency occurs any time a payment is reported as 30 days or more late. Delinquencies on your credit report indicate current or past problems repaying debt. These make you a greater credit risk in the eyes of new lenders. High numbers of delinquencies have a greater negative impact on your score because they may indicate a history of problems managing debt. The negative impact of these items on your score will reduce over time. Your credit score should improve if you maintain a