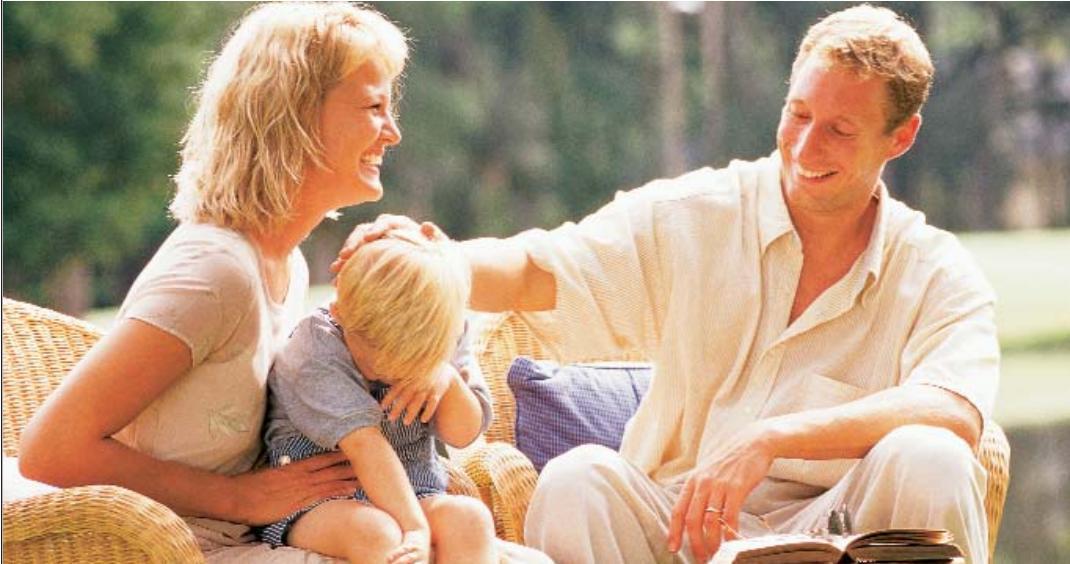


↘ Credit Disputes. Credit Solutions.



LandSafe® compiles information from the three national credit reporting agencies (CRAs) to provide one clear, accurate and timely merged report used by your mortgage lender as a tool to evaluate your loan application.

If you discover inaccuracies in your report, the LandSafe Credit Consumer Response Department can assist you through every step of the dispute process. Our services include:

- A complimentary copy of your LandSafe Merge Credit Report
- Answers to questions about your credit report and assistance in interpreting the information
- Contact information identifying the creditors shown in your report
- Assistance with filing formal disputes with the national CRAs

Formal Disputes

If you believe that your credit report contains inaccurate information, you have options to file a formal dispute.

You may dispute the information directly with the national credit reporting agencies.

1. If you do not have a copy of your credit report, request a copy from the three national CRAs: Equifax®, Experian® and TransUnion®.
2. Once you receive your credit reports, contact the CRAs to dispute any items or ask questions. CRAs have up to 30 days to investigate your dispute.
3. You will be notified once the investigation is complete if the information has been changed, and an updated report will be provided to you.

If you have a LandSafe Merge Credit Report, our Consumer Response Department can assist you.

1. We will research the source of the information in dispute and forward your dispute(s) to the appropriate national CRA for investigation. Our research may take up to five days.
2. CRAs have up to 30 days after the receipt of the dispute to investigate your claim.
3. Once a resolution has been reached, LandSafe will notify you by mail of the results.

**LandSafe
Consumer Response
800-447-1692**

Hours of Operation:
Monday – Friday
7:00 a.m. to
5:15 p.m. PST

www.landsafe.com



Common Credit Reporting Industry Terms

Credit Reporting Agency (CRA) – gathers information on the credit activity of individuals or corporations in a clearinghouse, often called a “credit repository” or “credit bureau”

Credit History – documents the individual’s past and present payment history; lenders use this information to gauge the likelihood of a potential borrower repaying a loan

Credit Report – reports consumer information including a consumer’s name, address, credit history, inquiries, collection records and public records, such as bankruptcy filings and tax liens

LandSafe Merge Credit Report – consolidates the credit information from the three national credit reporting agencies into a single document

Credit Reporting Industry Regulators

The federal Fair Credit Reporting Act (FCRA) provides consumers with protection regarding the information contained in their credit files. The FCRA gives the consumer specific rights in dealing with credit. FCRA states that consumers have the right to know the contents of their credit file, the right to challenge the accuracy of the information and the right to have it re-verified, updated or removed. To review the complete text of FCRA (15 U.S.C. § 1681 et seq.), visit the Federal Trade Commission (FTC) Web site at www.ftc.gov/credit.

The FTC enforces consumer protection laws. In addition to its law enforcement responsibilities, the FTC promotes consumer education campaigns on fraud, deception and unfair practices. For more information on consumer education or to file a complaint with the FTC, visit their Web site at www.ftc.gov.

National Credit Reporting Agencies

Equifax, TransUnion and Experian gathers consumer information as provided by creditors and public information sources. You are entitled to receive one free copy of your credit report from each CRA every 12 months. The CRAs have established a centralized source for you to request your free report:

Credit Report Request Service
P.O. Box 150281
Atlanta, GA 30348-5281
877-322-8228
www.annualcreditreport.com

You must use the centralized source to obtain a copy of your annual free disclosure. If you are not eligible for a free report or require additional reports, contact the CRA directly.

Equifax

www.equifax.com

For Credit Report Orders

P.O. Box 740241
Atlanta, GA 30374
Phone: 800-685-1111

For Disputes

P.O. Box 740256
Atlanta, GA 30374
Phone: 800-685-5000

TransUnion

www.transunion.com

For Credit Report Orders

P.O. Box 1000
Chester, PA 19022
Phone: 800-888-4213

For Disputes

P.O. Box 2000
Chester, PA 19022
Phone: 800-916-8800

Experian

www.experian.com

For Credit Report Orders

P.O. Box 2104
Allen, TX 75013
Phone: 888-397-3742

For Disputes

P.O. Box 9701
Allen, TX 75013
Phone: 800-493-1058

Obtaining a mortgage loan is extremely important. LandSafe appreciates the opportunity to work with you to accomplish this goal.

If you have any questions regarding your LandSafe Merge Credit Report, contact our Consumer Response Department at 800-447-1692.

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