

## Terms and Conditions

Credit-insight.com is a division of CFS Home Loans, Inc.

The user of credit-insight.com “client” acknowledges that the credit report and analysis are done in conjunction with a mortgage prequalification or mortgage application. Mortgage loans are originated by CFS Home Loans, Inc. Please see the terms and conditions and privacy policy for CFS Home Loans, Inc at <http://www.cfshomeloans.com>. All credit-insight.com clients are subject to these terms and conditions.

Credit reports are provided by Credit Plus Inc. and are subject to terms of a service agreement between Credit Plus and CFS Home loans, Inc. CFS represents and client acknowledges the following:

1. CFS warrants that the credit report is being used in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of, the consumer. Section 604(a)(3)(A) of the Fair Credit Reporting Act.
2. CFS shall use each consumer report only for a one-time use and shall hold the report in strict confidence and not disclose it to any third parties; provided, however, that CFS may, but is not required to, disclose the report to the subject of the report only in connection with an adverse action based on the report.

Score Wizard is provided by Credit Plus, Inc. and is a product of creditxpert tm. Score increase estimates are based on proprietary logarithmic patterns and are not guaranteed to be 100% accurate.

What-if simulator is provided by Credit Plus, Inc. and is a product of creditxpert tm. Score increase estimates are based on proprietary logarithmic patterns and are not guaranteed to be 100% accurate.

Use of both Score Wizard and What-if simulator will provide measurable results based on actions to be taken. Credit-insight.com, CFS Home loans, Inc. or any of their service providers make no representations about assistance in completion of these actions. It is up to the client to take the necessary steps to complete these actions necessary to see the resulting score change.

Credit-insight.com, CFS Home Loans, Inc. or it’s service providers make no representations about the accuracy of the existing credit file, or their ability to remove inaccurate information. The client will be counseled on the steps necessary to correct inaccuracies. It is up to the client to complete those actions.

Credit-insight.com is not a credit repair company.

## Privacy Policy

We only grant access to nonpublic personal information about you (such as your name, address, social security number and credit history) to company employees and affiliated and non-affiliated service providers so that they can provide services to you and administer our business.

Our Code of Conduct requires that your information remain confidential. Even if you are no longer our customer, we will continue to treat your nonpublic information in the same way as if you were still a customer. In addition, we maintain physical, electronic and procedural safeguards that comply with federal standards to guard this personal information. Some state laws may further restrict the sharing of your nonpublic personal information.

## *Security*

When you fill out an application online, your personal information will be scrambled using SSL encryption technology before being sent over the Internet. This makes it virtually impossible for your information to be stolen or intercepted while being transferred through cyberspace. When we receive your application, it is kept encrypted until we're ready to process it.

**Under Federal Law you are entitled to a free copy of your credit report each year. This report will not contain your credit scores. You can obtain your report by going to <https://www.annualcreditreport.com>.**

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### **\*Consumer Credit File Rights Under State and Federal Law**

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any "credit repair" company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

