

mniUPDATE™ NOW

Congratulations and Welcome!

You have started to take control of your financial future. The accuracy of your credit score will impact every financial decision you make; including your cost of insurance, credit card, auto, and home mortgage financing. Your credit score will also determine if you will even be approved for a loan to purchase of a car or home! Mortgage Now's mniUPDATE™ Services will help to properly reflect ACCURATE credit information so that your borrower profile will be *fairly* evaluated on credit decisions.

What are the expectations?

You will be contacted by a mortgage counselor who will work with you and the reporting agencies to assess what needs to be done to accurately reflect your score. Your report is unique to your circumstances and may require specific actions; such as:

- () correct or pay down some balances to demonstrate qualifying income to debt ratios.
- () pay off or dispute collection/judgments in order to reflect current financial status.
- () accurately reflect payment history to demonstrate timely.

Your mortgage counselor _____ will be contacting you after your payment of has been confirmed. Your application fee will be credited back your payment when you close your loan with Mortgage Now, Inc.

Attached are the following:

() 1. **CREDIT ASSURE REPORT: This is a tri-merge the 3 credit bureaus.**

() 2. **CREDIT XPERT ESSENTIALS: Identified actions with cash requirements**

() 3. **SIMULATIONS: Different scenarios presented which will result in different outcomes.**

DISCLAIMER: mniUPDATE™ is not a credit repair service offered by Mortgage Now, Inc.; nor is this service a commitment to improve credit scores. mniUPDATE™ is provided by Mortgage Now, Inc. solely for mortgage loan evaluation purposes. This service is not a mortgage commitment nor does it guarantee you will qualify for a mortgage. Results may vary by client. If you are looking for a credit repair service, Mortgage Now, Inc. recommends that you consult a certified credit counselor.