**ATTENTION**: If you recently placed a security freeze on your credit account, please be aware of the following—

* Your loan application may be delayed a few additional days
* It is your responsibility to contact the credit bureau and request a “thaw” of your credit so we can pull your credit report related to this application
* The cost of lifting and reinstating the security freeze is your responsibility
* Credit bureaus are required to lift the freeze within 3 business days of your request to them
* Your security freeze can be reinstalled once we have pulled the necessary report to review with your loan application; please let us know if you need to be notified it was pulled
* Any co-borrowers or co-signers associated with your application will also need to lift security freezes before we can process your application
* If we cannot access your credit report, it may impact the processing of your loan application
* We use \_\_\_\_\_\_\_ (insert your primary credit reporting agency here)\_\_\_\_\_ for credit reports. You may only need to contact them and not all three credit bureaus to temporarily thaw your credit. They can be reached at \_\_\_\_\_\_\_\_\_.

The integrity of your personal information is important to us. We encourage anyone who may have had their information compromised to keep a security freeze in place, but also want you to recognize that it does impact the loan process. Let our lenders know if you have any questions.