

HCO-02-02
Effective Date: November 28, 2002

HOME COUNSELOR ONLINE™ BULLETIN

This Bulletin is issued in accordance with the section of the Fannie Mae Software Subscription Agreement (the "Agreement") entitled "Issued Bulletins; Amendment," and contains amendments to the Home Counselor Online Schedule thereto (the "HCO Schedule"). All terms defined in the Agreement or the HCO Schedule and not otherwise defined herein shall have the meaning set forth in the Agreement or the HCO Schedule, as the case may be.

AMENDMENT TO HCO SCHEDULE

The HCO Schedule is hereby amended by adding the attached exhibit (entitled "Credit Report Authorization and Privacy Disclosure Form," Exhibit B (Lender Version)) to the HCO Schedule, and amending the last sentence of Section 4(a) of the HCO Schedule, "Licensee's Obligations," to read as follows:

Written authorization required by this Section shall be documented on the form titled "Credit Report Authorization and Privacy Disclosure" attached as Exhibit A or Exhibit B (Lender Version).

All of the terms and conditions of the Agreement and the HCO Schedule shall continue in full force and effect as modified herein. In the event of any inconsistency between or among the provisions contained in the Agreement or the HCO Schedule and this Bulletin, the provisions of this Bulletin shall govern.

**EXHIBIT B
(Lender Version)**

CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize and instruct _____
(hereinafter “_____”) to obtain and review my credit report. My credit report
will be obtained from a credit reporting agency chosen by _____. I
understand and agree that _____ intends to use the credit report for the
purpose of evaluating my financial readiness to purchase a home.

My signature below also authorizes the release to credit reporting agencies of financial or other
information that I have supplied to _____ in connection with such
evaluation. Authorization is further granted to the credit reporting agency to use a copy of this
form to obtain any information the credit reporting agency deems necessary to complete my
credit report.

In addition, in connection with evaluating my financial readiness to purchase a home, I

- ___ authorize
___ do not authorize

_____ to share with counseling agencies my credit report and any
information that I have provided, including any computations and assessments that have been
produced based upon such information. These counseling agencies may contact me to discuss
counseling services.

I understand that I may revoke my consent to these disclosures by notifying
_____ in writing.

Client's Name (Print)

Client's Name (Print)

Client's Signature

Client's Signature

Social Security Number

Social Security Number

Date

Date