

# VantageScore® Credit Score Notice

VERO rental applications utilize the VantageScore® credit score. The VantageScore credit score may or may not be used by Report Subject's lenders, and is not an endorsement or guarantee of Report Subject's credit worthiness as seen by lenders.

Please be aware that there are many scoring models used in the marketplace. Each scoring model may have its own set of factors and scale. The information and credit scoring may be different than that used by a lender. The VantageScore credit score may not be identical in every respect to any other credit score produced by another company or used by Report Subject's lender.

Report Subject's VantageScore credit score is calculated using Report Subject's actual data from Report Subject's credit file at the time of VERO's request. Keep in mind, however, that other factors, such as length of employment and annual salary, are often taken into consideration by lenders when making decisions about Report Subject. How each lender weighs its chosen factors may vary, but the exact formula used to calculate Report Subject's score is proprietary.

Also note that each consumer reporting agency has its own set of data, resulting in a separate VantageScore credit score for each of Report Subject's credit files.

You agree to request VantageScore credit scores only for your use alone for the purposes certified to VERO and for no other purpose or use. All VantageScore credit scores provided hereunder will be held in strict confidence and may never be sold, licensed, copied, reused, disclosed, reproduced, revealed or made accessible, in whole or in part, to any person except as required by law or as otherwise set forth in your agreement with VERO.

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