H-4. Model form for credit score disclosure exception for loans not secured by residential real property [Name of Entity Providing the Notice] Your Credit Score and the Price You Pay for Credit **Your Credit Score** Your credit score [Insert credit score] Source: [Insert source] Date: [Insert date score was created] **Understanding Your Credit Score** Your credit score is a number that reflects the information in your credit report. What you should know about credit scores Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.

Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.

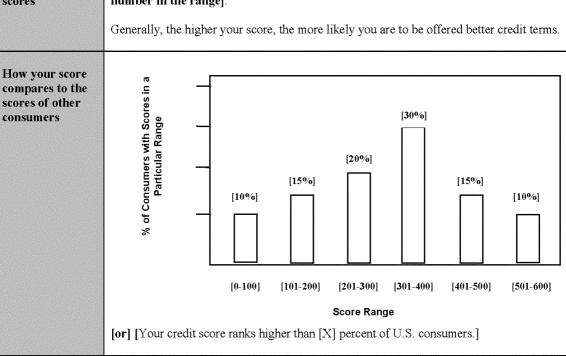
Your credit score can change, depending on how your credit history changes.

How we use your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

The range of scores

Scores range from a low of [Insert bottom number in the range] to a high of [Insert top number in the range].

Generally, the higher your score, the more likely you are to be offered better credit terms.



What if there You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact are mistakes in your credit the consumer reporting agency. report? It is a good idea to check your credit report to make sure the information it contains is accurate.

obtain a copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report— By telephone: Call toll-free: 1-877-322-8228

Under Federal law, you have the right to obtain a free copy of

On the web: Visit www.annualcreditreport.com Mail your completed Annual Credit Report Request Form (which you can obtain from the http://www.ftc.gov/

Federal Trade Commission's website at bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281

How can you get more information?

How can you

your credit

report?

Checking Your Credit Report

By mail:

For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.