

**[Name of Entity Providing the Notice]  
Your Credit Report[s] and the Price You Pay for Credit**

<b>What is a credit report?</b>	A 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.
<b>How did we use your credit report[s]?</b>	We used information from your credit report[s] to set the terms of the credit we are offering you, such as the [Annual Percentage Rate/down payment].  The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.
<b>What if there are mistakes in your credit report[s]?</b>	You have a right to dispute any inaccurate information in your credit report[s].  If you find mistakes on your credit report[s], contact <b>[insert name of CRA(s)]</b> , which [is/are] the [consumer reporting agency/consumer reporting agencies] from which we obtained your credit report[s].  It is a good idea to check your credit report[s] to make sure the information [it contains/they contain] is accurate.
<b>How can you obtain a copy of your credit report[s]?</b>	Under Federal law, you have the right to obtain a copy of your credit report[s] without charge for 60 days after you receive this notice. To obtain your free report[s], contact <b>[insert name of CRA(s)]</b> :  <i>By telephone:</i> Call toll-free: 1-877-xxx-xxxx  <i>By mail:</i> Mail your written request to: <b>[insert address]</b>  <i>On the web:</i> Visit <b>[insert website address]</b>
<b>How can you get more information about credit reports?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

# Your Credit Score and Understanding Your Credit Score

<b>Your credit score</b>	<p><b>[Insert credit score]</b></p> <p>Source: <b>[Insert source]</b>                      Date: <b>[Insert date score was created]</b></p>
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>The range of scores</b>	<p>Scores range from a low of <b>[insert bottom number in the range]</b> to a high of <b>[insert top number in the range]</b>.</p>
<b>Key <u>factors</u> that adversely affected your credit score</b>	<p><b>[Insert first factor]</b> <b>[Insert second factor]</b> <b>[Insert third factor]</b> <b>[Insert fourth factor]</b> <b>[Insert number of enquiries as a key factor, if applicable]</b></p>
<b>[How can you get more information about your credit score?]</b>	<p>[If you have any questions regarding your credit score, you should contact [entity that provided the credit score] at: Address: _____ _____ _____</p> <p>[Toll-free] Telephone number:_____]</p>