

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

What is a credit report?	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.
How did we use your credit report[s]?	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.
What if there are mistakes in your credit report[s]?	You have a right to dispute any inaccurate information in your credit report[s]. If you find mistakes on your credit report[s], contact [insert name of CRA(s)] , 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.
How can you obtain a copy of your credit report[s]?	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 [insert name of CRA(s)] : <i>By telephone:</i> Call toll-free: 1-877-xxx-xxxx <i>By mail:</i> Mail your written request to: [insert address] <i>On the web:</i> Visit [insert website address]
How can you get more information about credit reports?	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 .

Your Credit Score and Understanding Your Credit Score

Your credit score	<p>[Insert credit score]</p> <p>Source: [Insert source] Date: [Insert date score was created]</p>
What you should know about credit scores	<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>
The range of scores	<p>Scores range from a low of [insert bottom number in the range] to a high of [insert top number in the range].</p>
Key <u>factors</u> that adversely affected your credit score	<p>[Insert first factor] [Insert second factor] [Insert third factor] [Insert fourth factor] [Insert number of enquiries as a key factor, if applicable]</p>
[How can you get more information about your credit score?]	<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>