

**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**

<b>Your Credit Score</b>	
<b>Your credit score</b>	[Insert credit score]
	Source: [Insert source]                      Date: [Insert date score was created]

**Understanding Your Credit Score**

<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
---	--

<b>How we use your credit score</b>	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
-------------------------------------	---

<b>The range of scores</b>	<p>Scores range from a low of [Insert bottom number in the range] to a high of [Insert top number in the range].</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
----------------------------	--

<b>How your score compares to the scores of other consumers</b>	<table border="1"><caption>Percentage of Consumers with Scores in a Particular Range</caption><thead><tr><th>Score Range</th><th>% of Consumers</th></tr></thead><tbody><tr><td>[0-100]</td><td>10%</td></tr><tr><td>[101-200]</td><td>15%</td></tr><tr><td>[201-300]</td><td>20%</td></tr><tr><td>[301-400]</td><td>30%</td></tr><tr><td>[401-500]</td><td>15%</td></tr><tr><td>[501-600]</td><td>10%</td></tr></tbody></table>	Score Range	% of Consumers	[0-100]	10%	[101-200]	15%	[201-300]	20%	[301-400]	30%	[401-500]	15%	[501-600]	10%
Score Range	% of Consumers														
[0-100]	10%														
[101-200]	15%														
[201-300]	20%														
[301-400]	30%														
[401-500]	15%														
[501-600]	10%														

[or] [Your credit score ranks higher than [X] percent of U.S. consumers.]

## Checking Your Credit Report

**What if there are mistakes in your credit report?**

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

**How can you obtain a copy of your credit report?**

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

*On the web:* Visit [www.annualcreditreport.com](http://www.annualcreditreport.com)

*By mail:* Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at <http://www.ftc.gov/bcp/online/include/requestformfinal.pdf>) to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

**How can you get more information?**

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](http://www.consumerfinance.gov/learnmore).