

## Credit Scores and the Price You Pay for Credit

<b>Your Credit Score:</b>	<b>FICO Score:</b>	<b>Source:</b>	<b>Date:</b>
<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 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 <input style="width: 30px; height: 20px;" type="text"/> to a high of <input style="width: 30px; height: 20px;" type="text"/>.</p> <p>Generally, the higher your credit 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>	<p>Your credit score ranks higher than <input style="width: 30px; height: 20px;" type="text"/> percent of the U.S. consumers.</p>		
<b>What if there are mistakes in your credit report?</b>	<p>You have the right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>		
<b>How can you obtain a copy of your credit report?</b>	<p>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.</p> <p>To order your free credit report-</p> <p>By telephone: Call toll-free: 1-877-322-8228</p> <p>On the web: Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p>By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf">http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf</a>) to:</p> <p>Annual Credit Report Request Service  P.O. Box 105281  Atlanta, GA 30348-5281</p>		
<b>How can you get more information?</b>	<p>For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a>, or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a>.</p>		
<b>By signing the following you acknowledge receipt of this notice:</b>	<p>Purchaser Print Name: _____ Purchaser Sign Name: _____</p> <p>Co-Purchaser Print Name: _____ Co-Purchaser Sign Name: _____</p>		