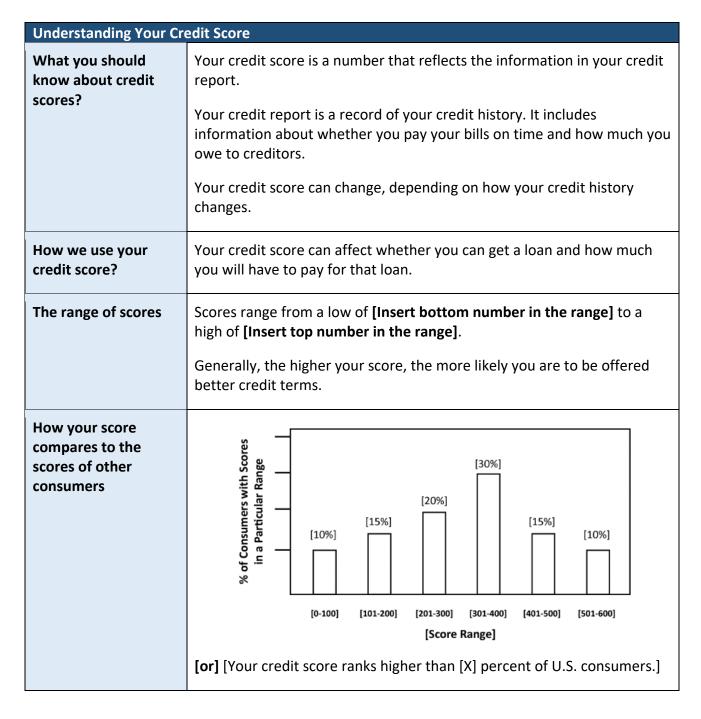
H-3. Model form for credit score disclosure exception for loans secured by one to four units of residential real property

## [Name of Entity Providing the Notice]

## Your Credit Score and the Price You Pay for Credit

Your Credit Score		
How did we use your credit report(s)?	[Insert credit score]	
	Source: [Insert source]	Date: [Insert date score was created]



Understanding Your Credit Score (continued)		
Key factors that adversely affected your credit score	[Insert first factor] [Insert second factor] [Insert third factor] [Insert fourth factor] [Insert fifth factor, if applicable]	

Checking Your Credit Report			
What if there are mistake 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 <u>www.annualcreditreport.com</u>	
	By email:	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/conline/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 <a href="https://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .		

## Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

Lf you have questions concerning the terms of the loan, contact the lender.