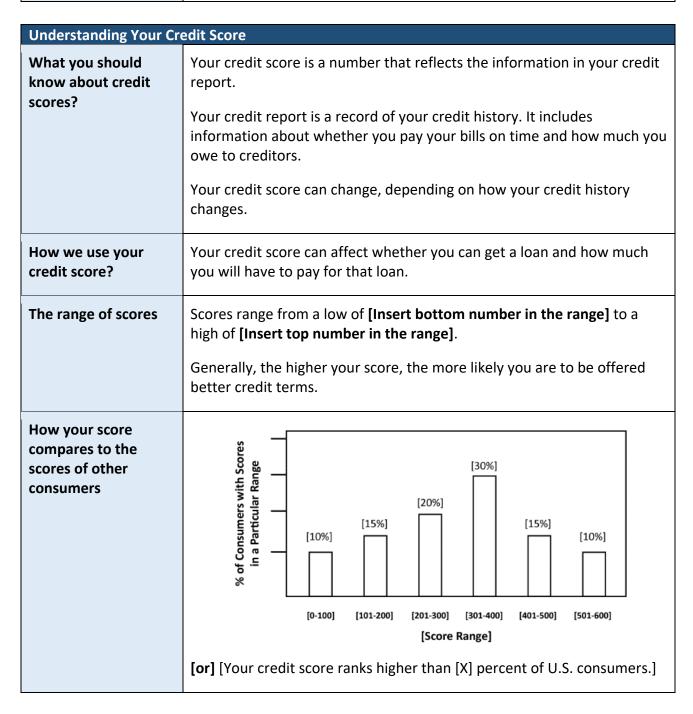
H-4. Model form credit score disclosure exception for loans not secured by residential real property

[Name of Entity Providing the Notice]

Your Credit Score and the Price You Pay for Credit

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



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 www.annualcreditreport.com	
	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 www.consumerfinance.gov/learnmore .		