

**[Name of Entity Providing the Notice]**

**Your Credit Report[s] and the Price You Pay for Credit**

<b>What is a credit report?</b>	<p>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.</p>
<b>How did we use your credit report(s)?</b>	<p>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].</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>
<b>What if there are mistakes in your credit report(s)?</b>	<p>You have a right to dispute any inaccurate information in your credit report[s].</p> <p>If you find mistakes on your credit report[s], contact <b>[insert name of CRA(s)]</b>, which [is/are] the [consumer reporting agency/consumer reporting agencies] from which we obtained your credit report[s].</p> <p>It is a good idea to check your credit report[ s] to make sure the information [it contains/they contain] is accurate.</p>
<b>How can you obtain a copy of your credit report(s)?</b>	<p>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 <b>[insert name of CRA(s)]</b>:</p> <p>By telephone:      Call toll-free: <b>1-877-xxx-xxxx</b></p> <p>By mail:              Mail your written request to: <b>[Insert address]</b></p> <p>On the web:         Visit <b>[insert website address]</b></p>
<b>How can you get more information about credit reports?</b>	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</p>