



## No Credit Score Disclosure

Borrower Name: \_\_\_\_\_ Loan Number: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_ , \_\_\_\_\_ \_\_\_\_\_

### YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Provided by: \_\_\_\_\_

### YOUR CREDIT SCORE

Your credit score is not available from \_\_\_\_\_, which is a consumer reporting Agency because they may not have enough information about your credit history to calculate a score.

#### WHAT YOU SHOULD KNOW ABOUT CREDIT SCORES

Your credit score is a number that reflects the information in your credit report.

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.

Your credit score can change, depending on how your credit history changes.

#### WHY CREDIT SCORES ARE IMPORTANT

Credit scores are important because consumers who have higher credit scores generally will get more favorable credit terms.

Not having a credit score can affect whether you get a loan and how much you will have to pay for that loan.

### 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:

#### **PHONE**

Call toll-free: (877) 322-8228

#### **ONLINE**

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com)

#### **MAIL**

Mail your completed Annual Credit Report Request Form from the Federal Trade Commission's website (<http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf>) to:



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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 website (<http://www.consumerfinance.gov/learnmore>).