

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	
Your credit score	[Insert credit score]
	Source: [Insert source] Date: [Insert date score was created]

Understanding Your Credit Score

What you should know about credit scores	<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 to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>Scores range from a low of [Insert bottom number in the range] to a high of [Insert top number in the range].</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>

How your score compares to the scores of other consumers	<table border="1"><caption>% of Consumers with Scores in a Particular Range</caption><thead><tr><th>Score Range</th><th>% of Consumers</th></tr></thead><tbody><tr><td>[0-100]</td><td>10%</td></tr><tr><td>[101-200]</td><td>15%</td></tr><tr><td>[201-300]</td><td>20%</td></tr><tr><td>[301-400]</td><td>30%</td></tr><tr><td>[401-500]</td><td>15%</td></tr><tr><td>[501-600]</td><td>10%</td></tr></tbody></table> <p>[or] [Your credit score ranks higher than [X] percent of U.S. consumers.]</p>	Score Range	% of Consumers	[0-100]	10%	[101-200]	15%	[201-300]	20%	[301-400]	30%	[401-500]	15%	[501-600]	10%
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