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

<table>
<thead>
<tr>
<th>Your credit score</th>
<th>[Insert credit score]</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source:</td>
<td>[Insert source]</td>
</tr>
<tr>
<td>Date:</td>
<td>[Insert date score was created]</td>
</tr>
</tbody>
</table>

Understanding Your Credit 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.

How we use your credit score

Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

The range of scores

Scores range from a low of [Insert bottom number in the range] to a high of [Insert top number in the range].

Generally, the higher your score, the more likely you are to be offered better credit terms.

How your score compares to the scores of other consumers

[Graph showing the percentage of consumers with scores in different ranges.]

[or] [Your credit score ranks higher than [X] percent of U.S. consumers.]