H-4. Model form for 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

<table>
<thead>
<tr>
<th>Your Credit Score</th>
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Source: [Insert source]  
Date: [Insert date score was created]

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.

[Bar chart showing percentage of consumers with scores in different ranges]

How your score compares to the scores of other consumers

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