

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Your Credit Score and the Price You Pay for Credit

Your Credit Score

Your credit score is [Insert Credit Score]. It was produced by [Insert Name of Credit Reporting Agency] and was used in connection with your application for [Insert Type of Credit/Loan]. Your credit score can change over time to reflect your financial history.

Understanding Your Credit Score

Range of Scores: Scores range from a low of [Insert Low Range] to a high of [Insert High Range].

Your credit score was affected by the following factors:

Key Factors:

- [Factor 1]
- [Factor 2]
- [Factor 3]
- [Factor 4]
- [Factor 5 - if applicable]

Date: The score was created on [Insert Date Score was Created].

How Your Score Compares to Others

Your credit score ranks higher than [Insert Percentage] percent of U.S. consumers.

How We Use Your Credit Score

Your credit score can affect whether you can get credit and what the cost of that credit (for example, the interest rate) will be. We used your credit score to help us decide whether to make you a loan and, if so, the terms of that loan.

What You Can Do to Improve Your Score

Your credit score is based on information in your credit report. To improve your score, you can review your credit report for accuracy and pay your bills on time. If you find errors, you should contact the credit reporting agency to dispute the information.

How to Get a Free Copy of Your Credit Report

By law, you have the right to obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies once every 12 months. To order your free annual credit report:

- Visit: www.annualcreditreport.com
- Call: 1-877-322-8228

Contact Information for the Credit Reporting Agency

[Insert Agency Name]

[Insert Agency Address]

[Insert Agency Phone Number]

[Insert Agency Website]

Sincerely,

[Lender Name]

[Lender Contact Information]