

[Date]

[Borrower Name]  
[Borrower Address]  
[City, State, Zip Code]

# Your Personal Installment Loan Terms and Your Credit Report

Dear [Borrower Name],

We are providing this notice to you in connection with your application for a personal installment loan. We have used information from a consumer report to set the terms of the credit we are offering you. The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.

## Your Credit Score

Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

**Your Credit Score:** [Insert Score]

**Date Score Was Created:** [Insert Date]

**Scores Range From:** [Insert Low Score] to [Insert High Score]

**Source of Credit Score:** [Name of Credit Bureau/CRA]

## Understanding Your Credit Score

The following key factors adversely affected your credit score:

- [Factor 1]
- [Factor 2]
- [Factor 3]
- [Factor 4]

## What You Can Do

You have a right to dispute any inaccurate information in your credit report. If you find mistakes, you should contact the consumer reporting agency listed below:

[Credit Bureau Name]  
[Credit Bureau Address]  
[Credit Bureau Phone Number]  
[Credit Bureau Website]

Under federal law, you have the right to obtain a free copy of your credit report from the agency listed above for 60 days after receiving this notice.

For more information about credit reports and your rights, you may visit the website of the Consumer Financial Protection Bureau at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

Sincerely,

[Lender Name]  
[Lender Contact Information]