



**Reference:**

Uniquely identifies and links your dealership to the consumer.

REF:3-00079-15436-0000 11/19/2010 TID:3-00079-15436 11/19/2010 10:28:33  
Credit Score Disclosure  
Prepared for: CreditMaster Sample Report  
Address: 135 NATIONAL BUSINESS PARKWAY, Annapolis Junction, MD 20701

**TID:**

**Transaction Identification:**  
Uniquely identifies every interaction the customer has with the system.

**Applicant Information:**

Clearly shown at the top of the report, making it easier to distinguish.

Applicant: CREDCO, OTTO  
Current Addr: 2685 101ST AVE, PORTLAND, OR 97011

**Number:**

An 11-digit number automatically generated to uniquely identify individual transactions.

**Credit Score:**

Credit score for applicant clearly shown along with bureau source and date requested.

Your Credit Score

Your Credit Score | 741 Source : XPN FICO-II Date: 11/19/2010

**Date/Time Stamp:**

The date and time the transaction took place.

**User-friendly Customer Question & Answer Data:**

Formatted questions for the applicant to help them better understand their credit score and how it compares to other scores.

**YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT**

**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 have to pay for that loan.

**Range of Scores**

XPN FICO-II: Scores range from a low of 320 to a high of 844.

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**

XPN FICO-II: Your credit score ranks higher than 55.0 percent of U.S. consumers.

**Consumer Score Comparison:**

Comparison of the credit score for the applicant against other consumers in the U.S., based off of available data.

**Checking Your Credit Report**

**What if there are mistakes in your credit report?**

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.

**How can you obtain a copy of your credit report?**

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.



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To order your free annual credit report-

By telephone: Call toll-free: 1-877-322-8228

On the web: Visit [www.annualcreditreport.com](http://www.annualcreditreport.com)

By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <http://www.ftc.gov/bcp/online/include/requestformfinal.pdf>) to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

**How can you get more information?**

For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at [www.federalreserve.gov](http://www.federalreserve.gov), or the Federal Trade Commission's web site at [www.ftc.gov](http://www.ftc.gov).

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Corelogic Credco is a reseller of credit scores provided by the three national repositories, Equifax (EFX), Experian (XPN) and TransUnion (TUC). It is important to note that the information and credit scoring model(s) may be different than the credit scores (s) that may be used by the lender. The name, address, and website for contacting the person or entity who developed the score(s) or developed the methodology of the score(s) are as follows:

For Experian:  
Experian  
P.O. Box 2002  
ALLEN, TX 75013  
(888) 397-3741  
[www.experian.com](http://www.experian.com)