

515 County Road 1118 Greenville, TX 75401 Tel: 903.213.6010



Your Credit Report(s) and the Price You Pay for Credit	
What is a credit report?	A 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.
How did we use your credit report(s)?	We used information from your credit report(s) to set the terms of the credit we are offering you, such as the Annual Percentage Rate/down payment.
ordan roport(o):	The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.
What if there are	You have a right to dispute any inaccurate information in your credit report(s).
mistakes in your credit report(s)?	If you find mistakes on your credit report(s), contact: ☐ Equifax ☐ Experian ☐ TransUnion Consumer Relations ☐, the consumer reporting agency(ies) from which we obtained your credit report(s).
	It is a good idea to check your credit report(s) to make sure the information (it contains/they contain) is accurate.
How can you obtain a	Under federal law, you have the right to obtain a free copy of your credit report(s) without charge for 60 days after you receive this notice. To obtain your free report(s), contact:
copy of your credit report(s)?	By telephone: ☐ Equifax ☐ Experian ☐ TransUnion Consumer Relations 1-800-685-1111 1-888-397-3742 1-800-888-4213
	By mail: Equifax
	On the web:
How can you get more information	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore.
about credit reports? Protection Bureau's web site at www.consumerfinance.gov/learnmore. Your Credit Score and Understanding Your Credit Score	
Your credit score	Source: Date:
	Your credit score is a number that reflects the information in your credit report. We used your credit
What you should know about credit scores	score to set the terms of credit we are offering you.
	Your credit score can change, depending on how your credit history changes.
The range of scores	Scores range from a low of to a high of
Key <u>factors</u> that adversely affected your credit score	
How can you get more	If you have any questions regarding your credit score, you should contact: Equifax Experian TransUnion Consumer Relations P.O. Box 740241 P.O. Box 2002 2 Baldwin Place
information about your credit score?	Atlanta, GA 30374 Allen, TX 75013 P.O. Box 1000 1-800-685-1111 1-888-397-3742 Chester, PA 19022 www.equifax.com www.experian.com/reportaccess 1-800-888-4213 www.transunion.com/myoptions