

# Credit Score Disclosure Sample Report

**Reference:**

Uniquely identifies and links your dealership to the consumer.

**Applicant Information:**

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

**Credit Score:**

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

**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.

REF:1-13772-62795-0000 10/24/2019		TID:1-13772-62795 10/24/2019 09:14:01	
Credit Score Disclosure Prepared for: AUTO TEST ACCT Address : 10277 SCRIPPS RANCH BLVD, SAN DIEGO, CA 92131			
Applicant: DIANE, TESTCO Current Addr: 99 AGENCY ST, WHITE PLAINS, NY 10603			
YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT			
Your Credit Score			
Your Credit Score		730 Source : Equifax BEACON 5.0 Date: 10/24/2019	
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.		
The range of scores	Scores range from a low of 334 to a high of 818.  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	Your credit score ranks higher than 52 percent of U.S. consumers.		
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.		
Page 1 of 2			

**TID**

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

**Number:**

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

**Date/Time Stamp:**

The date and time the transaction took place.

**Consumer Score Comparison:**

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

This sample report contains compiled data in order to showcase a wide variety of format features. Therefore, data content represented within this report may not be consistent across all report sections. Rev. 10/19

# Credit Score Disclosure Sample Report

REF:1-13772-62795-0000 10/24/2019 TID:1-13772-62795 10/24/2019 09:14:01

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 website at <http://www.ftc.gov/bcp/conline/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 Consumer Financial Protection Bureau's website at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore)

CoreLogic Credco is a reseller of credit scores provided by the three national repositories, Equifax (EFX), Experian (XPN) and TransUnion (TUC). 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 Equifax:  
Equifax Information Services, LLC  
P.O. Box 740241  
Atlanta, GA 30374  
(800) 685-1111  
[www.equifax.com](http://www.equifax.com)

Prepared by:  
CoreLogic Credco  
P.O. BOX 509124, SAN DIEGO, CA 92150  
800 637 2422  
[www.credcoservices.com](http://www.credcoservices.com)

End of Credit Score Disclosure Report

This sample report contains compiled data in order to showcase a wide variety of format features. Therefore, data content represented within this report may not be consistent across all report sections. Rev. 10/19