

## Credit Score Disclosure

(Vehicle Code 11713.20)

Dealer Name	Date of Purchase
Customer Name	Vehicle VIN#

**You are receiving this notice in accordance with the California Car Buyers' Bill of Rights (Vehicle Code section 11713.20). The name of the credit reporting agency, credit score, credit report date and the notice to vehicle credit applicant are included.**

Credit Reporting Agency	Your Credit Score	Score Range	Credit Report Date
EXPERIAN		FAIR ISAAC 250-950 VANTAGE 501-990	
TRANSUNION		FAIR ISAAC 250-900 VANTAGE 501-990	
EQUIFAX		FAIR ISAAC 350-950 VANTAGE 501-990	

**If the dealer obtains and uses a credit score from a credit reporting agency in connection with your application to finance the acquisition of a vehicle, the dealer must disclose the score to you. The credit score is a computer generated summary calculated by a credit reporting agency at the time the dealer requests the score and is based on information the credit reporting agency has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used in determining whether to extend credit. The score may also be used to determine the annual percentage rate you may be offered. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change. Credit scores may also vary from one credit reporting agency to another.**

**If you have questions about your credit score, contact the credit reporting agency at the address and telephone number provided. The credit reporting agency does not participate in the decision to take any action on your application for credit and is unable to provide you with specific reasons for any decision on the credit application. If you have questions concerning credit terms relative to your purchase or lease of a vehicle, ask the dealer. The range of possible credit scores established by the credit reporting agency that provided the credit score is 300 to 850. The credit reporting agency providing the credit score to the dealer is listed above. The name, address and telephone number of each credit reporting agency:**

EXPERIAN - Attn: NCAC  
P.O. Box 2106  
Allen, TX. 75002  
(888) 567-8688 - [www.Experian.com](http://www Experian.com)

TRANSUNION - Attn: Disputes  
P.O. Box 390  
Springfield, PA 19064-0390  
(800) 888-4213 - [www.TransUnion.com](http://www.TransUnion.com)

EQUIFAX - Attn: Disputes  
P.O. Box 740256  
Atlanta, GA 30339  
(800) 270-3435 - [www.Equifax.com](http://www.Equifax.com)

**By signing below, you acknowledge you received a completed score disclosure notice provided only for purposes of complying with the California Car Buyer Bill of Rights.**

**BUYERS SIGNATURE: \_\_\_\_\_ Date: \_\_\_\_\_**