

ACME PROPERTY MANAGEMENT  
150 E MAIN STREET SUITE C  
SOMETOWN, NT 98765  
(888)234-4447

ZipReports, an ACRAnet Company  
7529 Sunset Ave. Suite C-4  
Fair Oaks, CA 95628  
(800)311-1585 fax:(866)894-6501

08/18/2011

## CREDIT SCORE DISCLOSURE

### Return Service Requested

JOE CLARK

1413 CREEK AV

ANYTOWN NT 12345

CONFIDENTIAL: TO BE OPENED BY ADDRESSEE ONLY

Reference # 4881140

Request Date: 08/18/2011

### Your Credit Score and the Price You Pay For Credit

#### 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 your application is accepted and whether other conditions may be imposed.

#### Why credit scores are important:

Credit scores are important because consumers who have higher credit scores will generally get more favorable credit terms.

#### The range of scores:

Score ranges vary by scoring model. The score ranges applicable to your scores are shown below. Generally, the higher your score, the more likely you are to be offered better credit terms. Following is information about your credit. You will see your credit score and the name of the credit bureau. You will also see a list of key factors that adversely affected your credit score.

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TRANSUNION FICO Classic 98 Fair, Isaac

DEROGATORY PUBLIC RECORD OR COLLECTION FILED (factor 40)

**649** LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT (factor 20)

LACK OF RECENT BANK REVOLVING INFORMATION (factor 15)

NO RECENT REVOLVING BALANCES (factor 24)

These scores range from a low of 336 to a high of 843.

Your score of 649 is higher than 32% of the population.

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**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.

**To order your free annual credit report:**

*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/bcb/online/include/requestforfinal.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 website at [www.ftc.gov](http://www.ftc.gov).