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Credit Score Disclosure
Prepared for: ABC Dealer
Address : 1234 MAIN STREET, CARLSBAD, CA 92008

Applicant : CREDCO, OTTO
Curr Addr : 2865 101ST AVE, SAN DIEGO, CA 92128

NOTICE TO VEHICLE CREDIT APPLICANT
[This Notice complies with California Vehicle Code Section 11713.20]

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.

Score Information on CREDCO, OTTO:
Equifax BEACON 5.0 Auto Score: 650 Range: 300-850

The contact information for the credit reporting agency(ies) that provided the score(s) are as follows:

Equifax Information Services, LLC
P.O. Box 740241, Atlanta, GA 30374-0241
(800) 685-1111 www.equifax.com

This "Notice to Vehicle Credit Applicant" has been supplied by:

EqtgNqike"Etgfeq
12395 First American Way, Poway, CA 92064
800 523 0233 www.EtgfeqUgtxkegu.com

X _____ X _____
Applicant date

***** END OF CREDIT SCORE DISCLOSURE REPORT *****

The following score-related items must be provided to the CA resident prior to the sale or lease of a vehicle:

Bureau Name(s):
The name of each credit reporting agency providing the credit score(s).

Credit Score:
The credit score(s) obtained through each credit reporting agency.

Credit Range:
The range of possible credit scores.

Signature & Date Line(s):
Available with one signature and date line for individual credit reports, and two signature and date lines for joint credit reports.

Required Notice:
Specific text that must be provided to the CA resident, prior to the sale or lease of a vehicle, in at least 10-point boldface type, on a document separate from the sale or lease contract.

Contact Information:
The name, address, and telephone number of each credit reporting agency must be included, prior to the sale or lease of a vehicle.