

Hart Software, Inc.
Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	629
	Source: Trans Union Date: 12/08/2010

Understanding Your Credit Score	
---------------------------------	--

What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
---	--

How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
-------------------------------------	--

The range of scores	<p>Scores range from a low of 336 to a high of 843.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
----------------------------	---

How your score compares to the scores of other consumers	<div style="text-align: center;"> <table border="1" style="margin: 10px auto;"> <caption>FICO® Credit Score Range Distribution</caption> <thead> <tr> <th>FICO® Credit Score Range</th> <th>% of Consumers</th> </tr> </thead> <tbody> <tr> <td>336-499</td> <td>4%</td> </tr> <tr> <td>500-549</td> <td>9%</td> </tr> <tr> <td>550-599</td> <td>9%</td> </tr> <tr> <td>600-649</td> <td>10%</td> </tr> <tr> <td>650-699</td> <td>12%</td> </tr> <tr> <td>700-749</td> <td>16%</td> </tr> <tr> <td>750-799</td> <td>29%</td> </tr> <tr> <td>800-843</td> <td>11%</td> </tr> </tbody> </table> <p>© 2010 Fair Isaac Corporation. All rights reserved. FICO®_TU_Classic98_0410</p> </div>	FICO® Credit Score Range	% of Consumers	336-499	4%	500-549	9%	550-599	9%	600-649	10%	650-699	12%	700-749	16%	750-799	29%	800-843	11%
FICO® Credit Score Range	% of Consumers																		
336-499	4%																		
500-549	9%																		
550-599	9%																		
600-649	10%																		
650-699	12%																		
700-749	16%																		
750-799	29%																		
800-843	11%																		

Checking Your Credit Report	
What if there are mistakes on your credit report?	<p>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.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>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.</p> <p>To order your free annual credit report –</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission’s web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under federal law, visit the Federal Reserve Board’s web site at www.federalreserve.gov, or the Federal Trade Commission’s web site at www.ftc.gov.</p>