



# How to Read Your Clarity Credit Score

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## Sample Credit Score

### Credit Score

**Name:** SAMPLE PERSON  
**Address:** 123 MAIN ST  
ANYWHERE, USA 12345

Please find the information you requested about your credit score:

**Score:** 807  
**Range:** 516-951

**Factors:** (A101) Number of recent changes in application information  
(A103) Number of changes in application information  
(A104) Number of changes in bank account information  
(A102) Number of recent inquiries

**Date:** 07-08-2015

**Created by:** Clarity Services, Inc.

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As a reminder, this is not your FICO®, VantageScore®, or other traditional credit score used or created by Experian, Equifax, or Transunion. Instead, this is a credit score that was created by Clarity Services, Inc. and the information and credit scoring model used to create this score may be different than that used by the lender. This score is intended for your own educational use. The educational credit scores Clarity offers to consumers are not the same scores used by lenders or other commercial users for credit decisions; and there are various types of credit scores. Third parties may use a different score when evaluating your creditworthiness, and may also consider or review information about you other than your credit score, such as your repayment history.

## The **Seven Main Components** of Your Credit Score Disclosure Are:

1 **Credit Score Type:** Name/type of credit score described in the section.

2 **Personally Identifiable Information:** Identifies the, name, and address you provided to Clarity to obtain your score.

3 **Credit Score:** This numerical value is your credit score.

4 **Score Range:** The range of possible scores.

5 **Factors:** These factors are the items that impact your credit score.

6 **Date:** The date on which your credit score was calculated.

7 **Created By:** The entity that created this credit score.