

KNOW THE SCORE

LEARN WHAT MAKES UP YOUR CREDIT SCORE

A credit score influences your home buying potential. FICO credit scores range from 300 to 850, with 300 being the lowest and 850 the highest. Generally, the higher the number, the better your loan terms. **BUT JUST WHAT GOES INTO A CREDIT SCORE?**

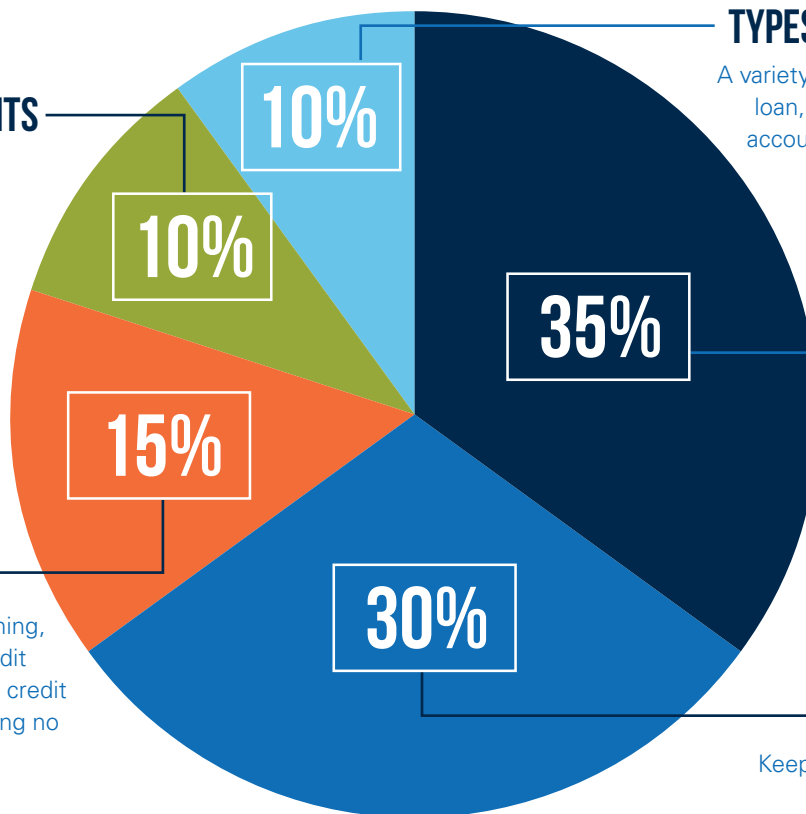
THE 5 FACTORS OF YOUR CREDIT SCORE

NEW CREDIT ACCOUNTS

Lots of new credit account inquiries can lower your score. Mortgage and auto loan inquiries are an exception; these count as one inquiry within a 30-day period.

LENGTH OF YOUR CREDIT HISTORY

A short history isn't a bad thing, if you show responsible credit management. Having a few credit accounts is better than having no credit at all.



TYPES OF CREDIT YOU HAVE

A variety of credit types – like an auto loan, credit cards, and other credit accounts – could boost your score.

YOUR PAYMENT HISTORY

Late payments lower your score, so pay your bills on time.

HOW MUCH YOU OWE

Keep outstanding balances under 30% of your credit limits.

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Source: <http://www.myfico.com/CreditEducation/WhatsInYourScore.aspx>. Source deemed reliable but not guaranteed.

Not a commitment to lend. Borrower must meet qualification criteria. Equal Housing Opportunity.