

FICO Scores

Interested in learning more about your credit score? Here's how:

1. The Players

- Beacon at Equifax
- FICO Risk Score at Transunion (Empirica)
- Experian/Fair Isaac at Experian

2. Main reason for FICO Scores is to predict your chances of default on a specific loan.

- Scores range from 300-850.
- Scores below 620 are considered high credit risk
- Scores over 660 are below average risk

3. How are the scores weighted?

- 35% is established from your payment history, collections, and public records.
- 30% is established from outstanding balances being carried on your accounts.

- 15% is based on your length of credit history. It is better to have credit for longer timeframes, so that a history is built up on your record.
- 10% is established around the type of credit you have.
- 10% is established around your request for credit (credit inquiries), meaning that every time you apply for credit, your scores are impacted within certain FICO rules. You can, however, apply for as many mortgages and car loans as you want, as long as they are in a 14-day window. FICO allows this because they are big-ticket items.

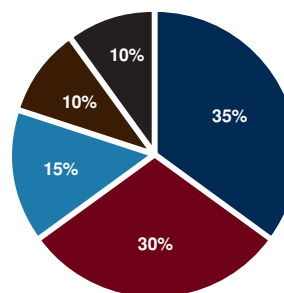
For more info check:

www.myfico.com, www.fairisaac.com

Call me today to learn more about the loan products you are eligible for!

5 Factors That Make Up Credit Scores

Payment history	35%
Amounts owed (Balance to credit limit ratio)	30%
Length of credit history	15%
Inquires	10%
Type of credit use	10%



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