

## WHAT IS A CREDIT SCORE EXACTLY????

If you currently have a mortgage or looking to obtain one, it is imperative you maintain a healthy credit score.

The three digits that make up your credit score tell a lender a lot about your credit history and ultimately the status of your financial health. Essentially, lenders use the score to assess the risk you present as a potential borrower — which significantly impacts if and how much lenders are willing to let you borrow. Two reporting agencies Equifax and Transunion determine your credit score using a scale from 300 to 900. Higher scores on this scale indicate a healthy credit score and lower on the scale indicate more risk for the lender.



NEED HELP IMPROVING YOUR CREDIT SCORE?

CONTACT ME TODAY!