



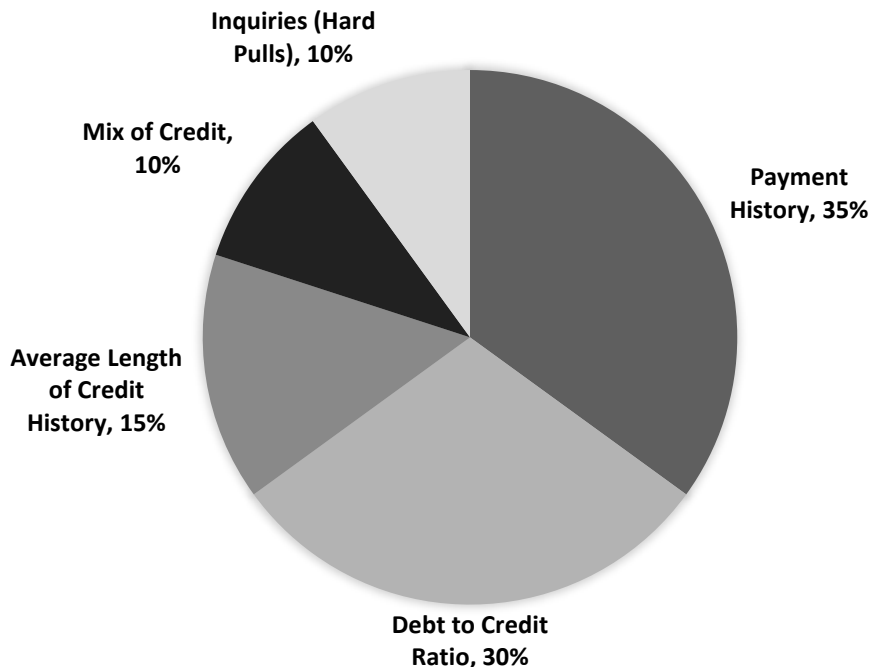
Credit Reports

Type of Information	Details
Identifying Information	Name, social security number, date of birth, addresses, employers
Lines of Credit	The accounts you have, how long you've had them, how much you owe, and your payment history
Credit Inquiries	Applications for credit, including checking interest rates (hard pulls) and information request regarding your credit (soft pulls)
Public Information	Bankruptcies, foreclosures, judgements, wage garnishments, tax liens, child support – anything that goes through the courts.
Consumer Statement	Your side of the story if you lose in a credit dispute.

Credit Scores

There are many different credit scores, but the one that is most important is your FICO credit score. This is the score that banks use when deciding whether to give you a loan for a mortgage. FICO scores run from 300 to 850 and there are five factors that affect your FICO score:

FICO CREDIT SCORE FACTORS



FYI: CreditKarma.com is legit, but it doesn't give you your FICO credit score. The credit score it gives is the Vantage score, which is entirely different. A good Vantage score does not guarantee a good FICO score.