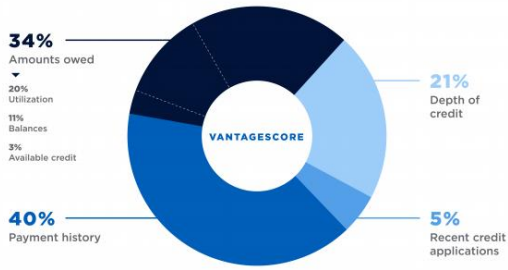


VANTAGESCORE CREDIT SCORING FACTORS



6 steps to clean your credit report

1. Request your credit reports from the bureaus
2. Review your credit reports for mistakes
3. Dispute all found errors with the bureaus
4. Lower your credit utilization
5. Try to remove late payments from your reports
6. Tackle and outstanding bills

FICO SCORES ARE USED BY MOST LENDERS.

What is included in a credit report

- Personal information**
Addresses, birthday, employer info
- Credit accounts**
Credit cards, loans, mortgages
- Public records**
Bankruptcies, foreclosures, credit inquiries

VANTAGE SCORE MODEL IS USED BY FEW SO ALWAYS

ASK WHICH SCORING MODEL YOU USE. (ASK LENDERS)

30 TO 45 DAY SCORE BOOST

This is a game changer for anyone that has no credit at all. I want you to get 2 to 3 secure cards and put as much as you can afford on it, the more the better because it will show a higher balance on your report. Next, I want you to buy or get on someone credit, which is called piggy backing, become an authorized user. Make sure the person you're looking to piggyback off has great credit, which includes an excellent payment history no late payment. The higher total credit limits the better. The older the card the better (history of card) longer history the better. Steps
1. Get two to three secure credit cards
2. Become an authorized user on someone's card or cards
3. Pay on time on all accounts within the year those cards will turn into regular credit cards. In 30 to 45 days the accounts should appear on your fico report. If you got credit but it's bad I need you to log on to the site below and do a full credit d.i.y repair and call me if need, be 804-398-2634

Remember to evaluate your credit situation then attack.

www.knowledgeisfinancial.com