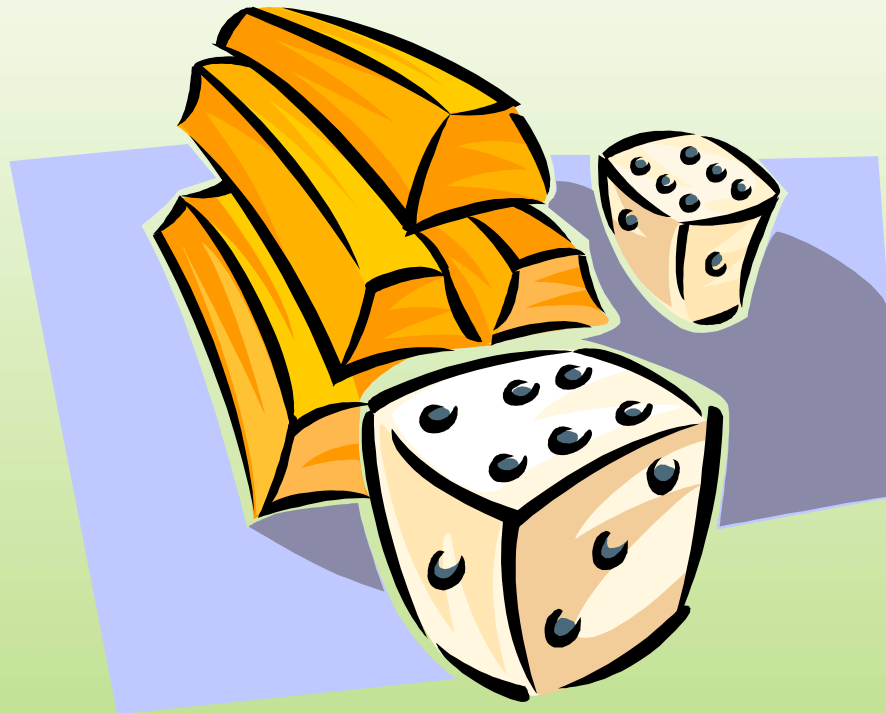


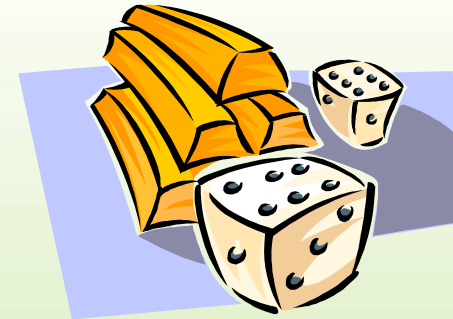
# HBR Keeping Simple DVD Series Credit for an FHA Mortgage



# Credit

## *Broken Model*

- ❖ **Credit Is A Mystery**
- ❖ **No Sanctioned Cures**
  - ❖ One Step Away From Gambling
- ❖ **Help Available for:**
  - ❖ **Gambling**
  - ❖ **Drug**
  - ❖ **Suicide**
  - ❖ **Where Do You Go for Credit Issues?**
- ❖ **Only Two Options Readily Available**
  - ❖ **Bankruptcy**
  - ❖ **Debt Consolidation – Just Like a BK**



**Credit Score**  
*Role of the dice or  
Golden Nugget*



# Credit

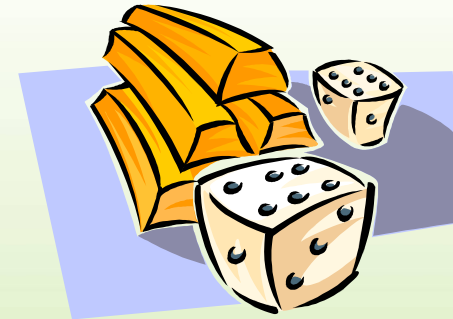
## *Broken Model*

### ❖ **Credit Bureaus**

- ❖ Transunion
- ❖ Equifax
- ❖ Experian
- ❖ Capture Your Data
  - ❖ Whether its Right or Wrong
  - ❖ You Can Dispute Your Credit

### ❖ **Credit Reporting Agencies**

- ❖ Report on Bureau Data
- ❖ Make it Easy To Read
- ❖ Generate Credit Scores
  - ❖ Fair Isaac – Algorithms



# Credit Score

	Transunion	Equifax	Experion
	<b>High</b>	<b>Middle</b>	<b>Low</b>
Credit bureau	TransUnion	Equifax	Experian
Current score	567	558	532
Potential improvement*	+77	+101	+50
Opportunity type	Credit management	Credit management	Credit management
Timeframe	Immediate	Immediate	Immediate
Potential score	644	659	582
	<a href="#">more...</a>	<a href="#">more...</a>	<a href="#">more...</a>



# Credit Bureaus

	Transunion	Equifax	Experion
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## Scores Are Different



# Credit Score

## 3 Credit Bureaus

	Transunion	Equifax	Experion
	<b>High</b>	<b>Middle</b>	<b>Low</b>
Credit bureau	TransUnion	Equifax	Experian
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	<a href="#">more...</a>	<a href="#">more...</a>	<a href="#">more...</a>



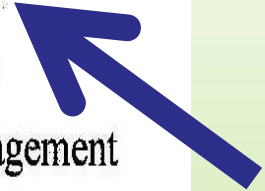
## High Score



# Credit Score

## 3 Credit Bureaus

	Transunion	Equifax	Experian
	<b>High</b>	<b>Middle</b>	<b>Low</b>
Credit bureau	TransUnion	Equifax	Experian
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Potential score	644	659	582
	<a href="#">more...</a>	<a href="#">more...</a>	<a href="#">more...</a>



## Low Score



# Credit Score

## 3 Credit Bureaus

	Transunion	Equifax	Experion
	<b>High</b>	<b>Middle</b>	<b>Low</b>
Credit bureau	TransUnion	Equifax	Experian
Current score	567	558	532
Potential improvement*	+77	+101	+50
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Timeframe	Immediate	Immediate	Immediate
Potential score	644	659	582
	<a href="#">more...</a>	<a href="#">more...</a>	<a href="#">more...</a>

**\*Middle Score\***  
**Lenders Use This One**



# Good Vs. Bad Score

## 3 Credit Bureaus

	Transunion	Equifax	Experian
Credit bureau	High TransUnion	Middle Equifax	Low Experian
Current score	567	558	532
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Opportunity type	Credit management	Credit management	Credit management
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Potential score	644	659	582
	<a href="#">more...</a>	<a href="#">more...</a>	<a href="#">more...</a>

**740 – 850**

**Very Good**

**680 – 739**

**Good**

**640 – 679**

**Average**

**600 - 639**

**Below Average**

**599 or below**

**BAD**



# Good Vs. Bad Score

## 3 Credit Bureaus Transunion Equifax Experion

	High	Middle	Low
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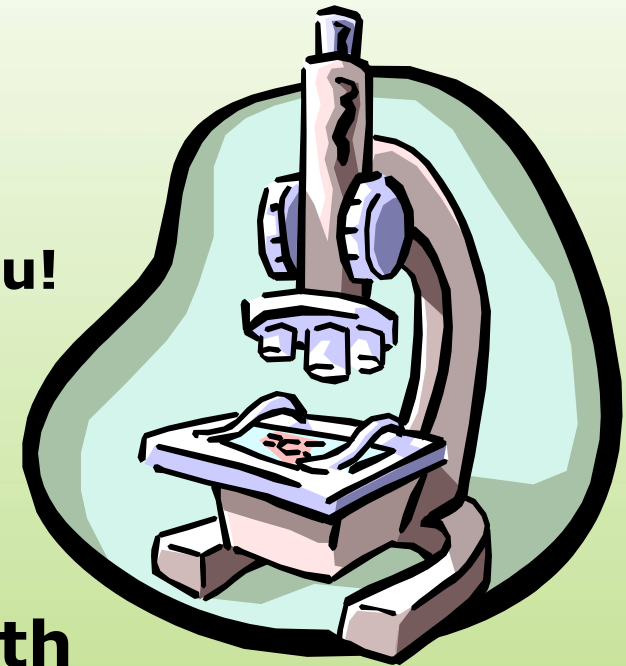
# Credit Report Analysis

## ❖ 3 Sections

- ❖ Good Credit \* Bad Credit \* Public Records

## ❖ Public Records Section

- ❖ Judgments or Liens
- ❖ Court – Judge Ruled Against You!
- ❖ Examples
  - ❖ Bankruptcy
  - ❖ Tax Liens
  - ❖ Credit Card Judgment



**\*\*Cannot Close A Mortgage with Unsatisfied Judgment or Lien\*\***



# Trade Lines

## Available Credit or Money Owed

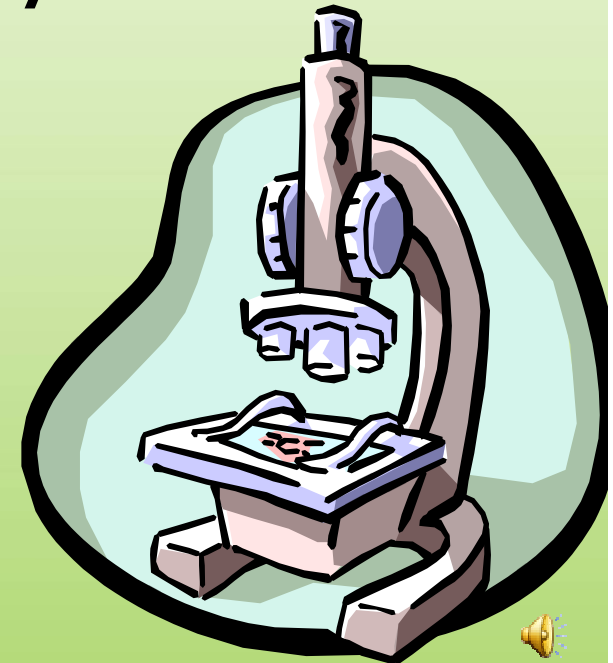
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<u>[REDACTED]</u>	06/08		0		REV	B	<u>TU-1 EFX-1 XPN-1</u>			08/08

Late Dates: 04-01/2008 03-12/2007 02-11/2007 02-07/2007 02-04/2007  
 CONSUMER DISPUTES THIS ACTION  
 SETTLEMENT ACCEPTED ON THIS ACCOUNT



### ❖ Trade lines - Available Credit or Money Owed

- ❖ Bureau(s)
- ❖ Account Number
- ❖ Date Opened/Credit Limit/High Balance
- ❖ Balance
- ❖ Amount Due
- ❖ Account Type – Rev \* Lease \* Mortgage
- ❖ Payment History
- ❖ Last Reported



# Bureau's On A Trade Line

<u>HSBC/CARSN</u>	12/08	12/06	329	0	10	01	24	3	1	1
<u>[REDACTED]</u>	06/08		0		REV	B	<u>TU-1</u>	<u>EEEX-1</u>	<u>XPN-1</u>	08/08

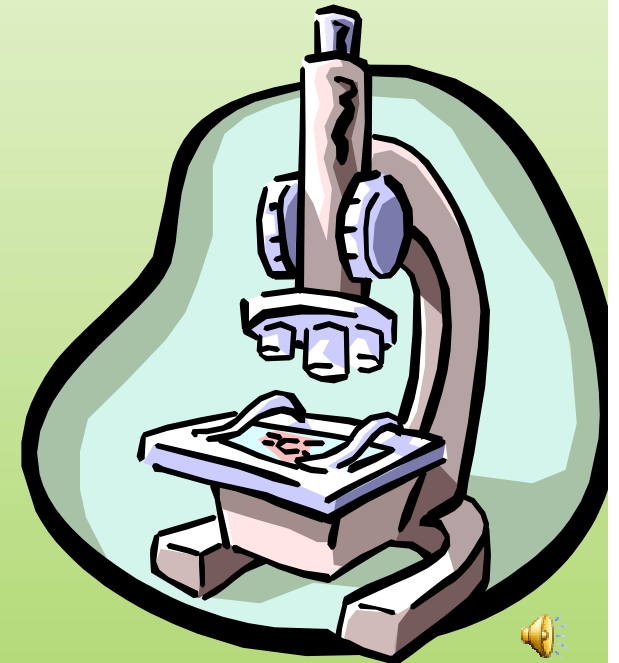
Late Dates: 04-01/2008 03-12/2007 02-11/2007 02-07/2007 02-04/2007  
 CONSUMER DISPUTES THIS ACTION  
 SETTLEMENT ACCEPTED ON THIS ACCOUNT



❖ Trade lines – Available Credit or Money Owed

❖ **Bureau – TU -Transunion**

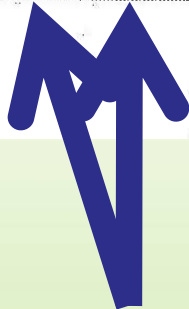
- ❖ Account Number
- ❖ Date Opened/Credit Limit/High Balance
- ❖ Balance
- ❖ Amount Due
- ❖ Account Type – Rev \* Lease \* Mortgage
- ❖ Payment History
- ❖ **Last Reported**



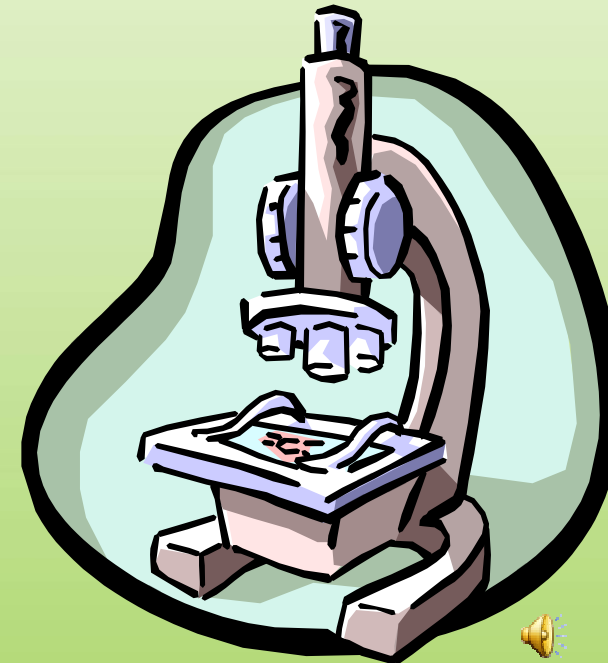
# Bureau's On A Trade Line

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<u>[REDACTED]</u>	06/08		0		REV	B	<u>TU-1 EFX-1 XPN-1</u>			08/08

Late Dates: 04-01/2008 03-12/2007 02-11/2007 02-07/2007 02-04/2007  
 CONSUMER DISPUTES THIS ACTION  
 SETTLEMENT ACCEPTED ON THIS ACCOUNT



- ❖ Trade lines – Available Credit or Money Owed
  - ❖ **Bureau – EFX - Equifax**
  - ❖ Account Number
  - ❖ Date Opened/Credit Limit/High Balance
  - ❖ Balance
  - ❖ Amount Due
  - ❖ Account Type – Rev \* Lease \* Mortgage
  - ❖ Payment History
  - ❖ **Last Reported**



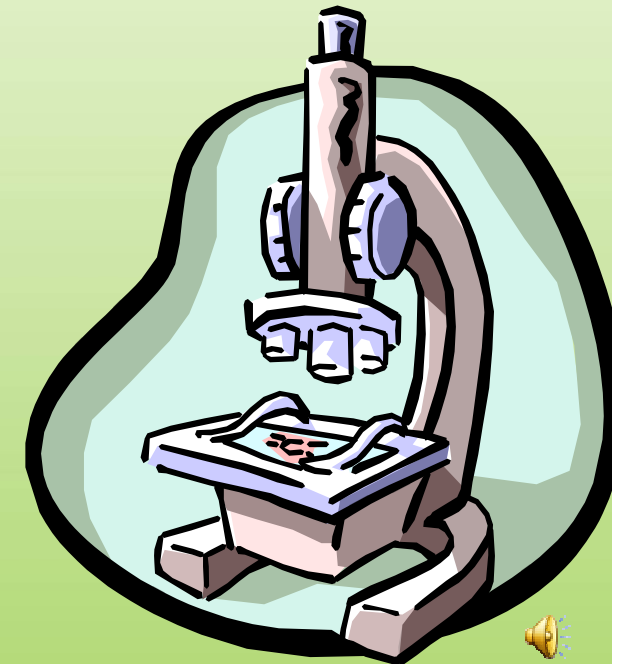
# Bureau's On A Trade Line

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<u>[REDACTED]</u>	06/08		0		REV	B	<u>TU-1</u>	<u>EEEX-1</u>	<u>XPN-1</u>	08/08

Late Dates: 04-01/2008 03-12/2007 02-11/2007 02-07/2007 02-04/2007  
 CONSUMER DISPUTES THIS ACTION  
 SETTLEMENT ACCEPTED ON THIS ACCOUNT



- ❖ Trade lines – Available Credit or Money Owed
  - ❖ **Bureau – XPN - Experian**
  - ❖ Account Number
  - ❖ Date Opened/Credit Limit/High Balance
  - ❖ Balance
  - ❖ Amount Due
  - ❖ Account Type – Rev \* Lease \* Mortgage
  - ❖ Payment History
  - ❖ **Last Reported**

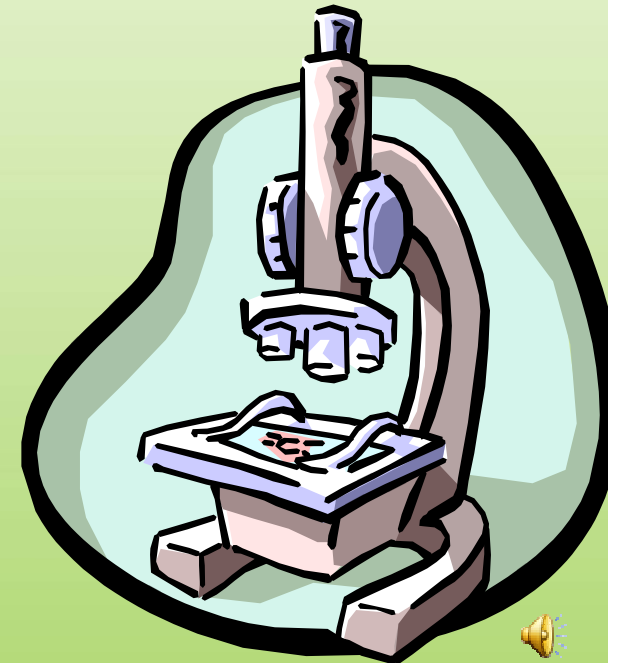


# Account Number

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
			Credit Limit				Acct. Type	ECOA	#Mo	Times Past Due
Account Number	DLA						30	60	90	Due
<u>HSBC/CARSN</u>	12/08	12/06	329	0	10	01	24	3	1	1
<u>[REDACTED]</u>	06/08		400		REV	B	<u>TU-1 EFX-1 XPN-1</u>			08/08

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  - ❖ Bureau(s)
  - ❖ **Account Number**
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  - ❖ Balance
  - ❖ Amount Due
  - ❖ Account Type – Rev \* Lease \* Mortgage
  - ❖ Payment History
  - ❖ **Last Reported**

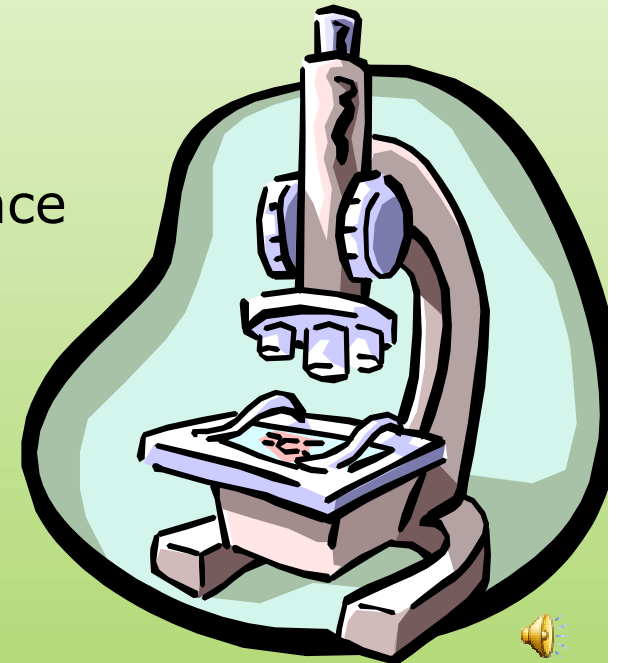


# Date Opened

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
	DLA		Credit Limit		Acct. Type	ECOA	#Mo	Times Past Due		
Account Number							30	60	90	
<u>HSBC/CARSN</u>	12/08	12/06	329	0	10	01	24	3	1	1
<u>[REDACTED]</u>	06/08		400		REV	B	<u>TU-1 EFX-1 XPN-1</u>			08/08

Late Dates: 04-01/2008 03-12/2007 02-11/2007 02-07/2007 01-04/2007  
 CONSUMER DISPUTES THIS ACTION  
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  - ❖ Bureau(s)
  - ❖ Account Number
  - ❖ **Date Opened**/Credit Limit/High Balance
  - ❖ Balance
  - ❖ Amount Due
  - ❖ Account Type – Rev \* Lease \* Mortgage
  - ❖ Payment History
  - ❖ **Last Reported**

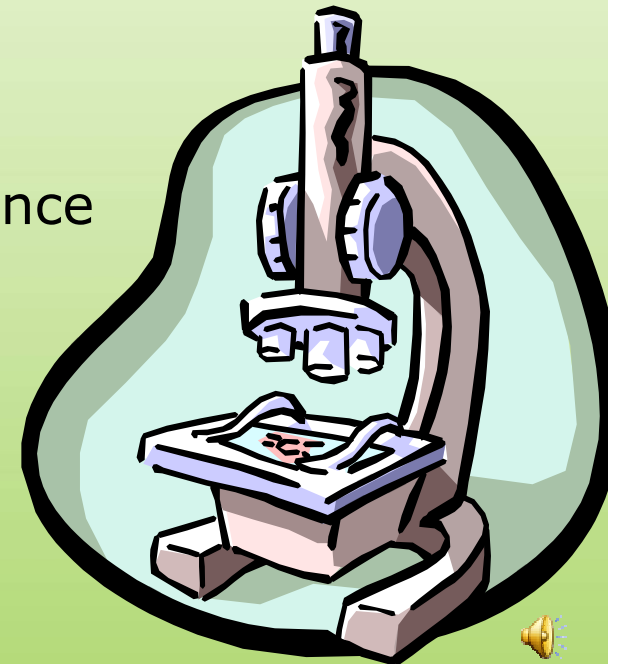


# Credit Limit

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
	DLA		Credit Limit				Acct. Type	ECO A	#Mo	Times Past Due
Account Number							30	60	90	
<u>HSBC/CARSN</u>	12/08	12/06	329	0	10	01	24	3	1	1
[REDACTED]	06/08		400		REV	B	<u>TU-1 EFX-1 XPN-1</u>			08/08

Late Dates: 04-01/2008 03-12/2007 02-11/2007 02-07/2007 04/2007  
 CONSUMER DISPUTES THIS ACTION  
 SETTLEMENT ACCEPTED ON THIS ACCOUNT

- ❖ Trade lines – Available Credit or Money Owed
  - ❖ Bureau(s)
  - ❖ Account Number
  - ❖ Date Opened/**Credit Limit**/High Balance
  - ❖ Balance
  - ❖ Amount Due
  - ❖ Account Type – Rev \* Lease \* Mortgage
  - ❖ Payment History
  - ❖ **Last Reported**



# High Balance

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
	DLA		Credit Limit		Acct. Type	ECOA	#Mo	Times Past Due		
Account Number							30	60	90	
<u>HSBC/CARSN</u>	12/08	12/06	329	0	10	01	24	3	1	1
[REDACTED]	06/08		400		REV	B	<u>TU-1 EFX-1 XPN-1</u>			08/08

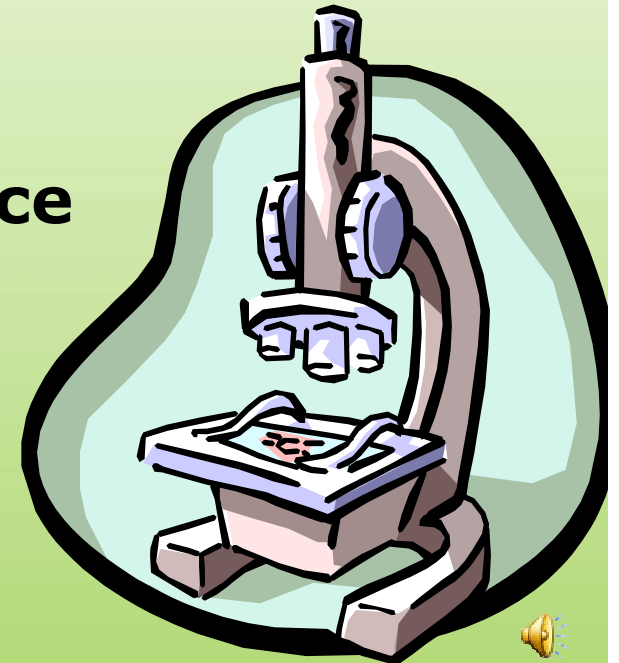
Late Dates: 04-01/2008 03-12/2007 02-11/2007 02-07/2007 02-04/2007

CONSUMER DISPUTES THIS ACTION

SETTLEMENT ACCEPTED ON THIS ACCOUNT

## ❖ Trade lines – Available Credit or Money Owed

- ❖ Bureau(s)
- ❖ Account Number
- ❖ Date Opened/Credit Limit/**High Balance**
- ❖ Balance
- ❖ Amount Due
- ❖ Account Type – Rev \* Lease \* Mortgage
- ❖ Payment History
- ❖ **Last Reported**

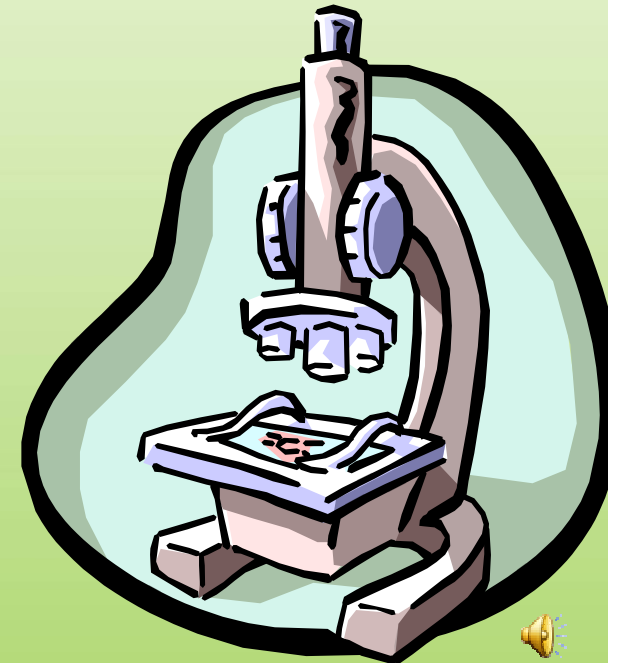


# Balance Owed

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owning	Terms	Current Status	Historical Status			Past Due	
							#Mo	Times Past Due		Last Past Due	
Account Number	DLA		Credit Limit		Acct. Type	ECOA		30	60		90
<u>HSBC/CARSN</u>	12/08	12/06	329	0	10	01	24	3	1	1	
[REDACTED]	06/08		400		REV	B	<u>TU-1 EFX-1 XPN-1</u>			08/08	
Late Dates: 04-01/2008 03-12/2007 02-11/2007 02-07/2007 02-04/2007 CONSUMER DISPUTES THIS ACTION SETTLEMENT ACCEPTED ON THIS ACCOUNT											



- ❖ Trade lines – Available Credit or Money Owed
  - ❖ Bureau(s)
  - ❖ Account Number
  - ❖ Date Opened/Credit Limit/High Balance
  - ❖ **Balance**
  - ❖ Amount Due
  - ❖ Account Type – Rev \* Lease \* Mortgage
  - ❖ Payment History
  - ❖ Last Reported



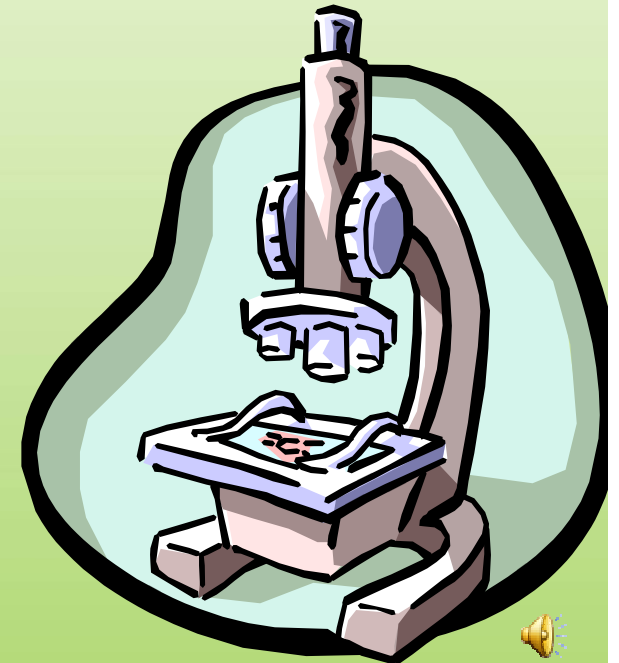
# Minimum Amount Due

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
	DLA		Credit Limit		Acct. Type		ECO A	#Mo	Times Past Due	
Account Number							30	60	90	
<u>HSBC/CARSN</u>	12/08	12/06	329	0	10	01	24	3	1	1
[REDACTED]	06/08		400		REV	B	<u>TU-1 EFX-1 XPN-1</u>			08/08

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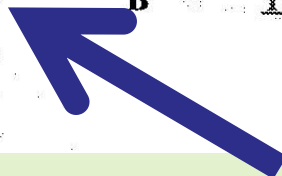
## ❖ Trade lines – Available Credit or Money Owed

- ❖ Bureau(s)
- ❖ Account Number
- ❖ Date Opened/Credit Limit/High Balance
- ❖ Balance
- ❖ **Amount Due**
- ❖ Account Type – Rev \* Lease \* Mortgage
- ❖ Payment History
- ❖ Last Reported

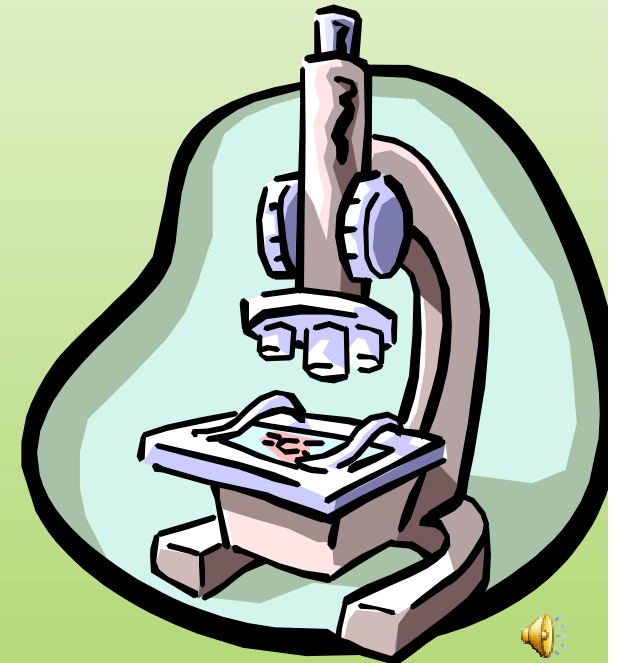


# Type Of Account

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							#Mo	Times Past Due		Last Past Due	
Account Number	DLA		Credit Limit		Acct. Type	ECOA		30	60		90
<u>HSBC/CARSN</u>	12/08	12/06	329	0	10	01	24	3	1	1	
<u>[REDACTED]</u>	06/08		400		REV	B	TU-1	EFX-1	XPN-1		08/08
<p>Late Dates: 04-01/2008 03-12/2007 02-11/2007 02-07/2007 02-04/2007</p> <p>CONSUMER DISPUTES THIS ACTION</p> <p>SETTLEMENT ACCEPTED ON THIS ACCOUNT</p>											



- ❖ Trade lines – Available Credit or Money Owed
  - ❖ Bureau(s)
  - ❖ Account Number
  - ❖ Date Opened/Credit Limit/High Balance
  - ❖ Balance
  - ❖ Amount Due
  - ❖ **Account Type** – Rev \* Lease \* Mtg
  - ❖ Payment History
  - ❖ Last Reported



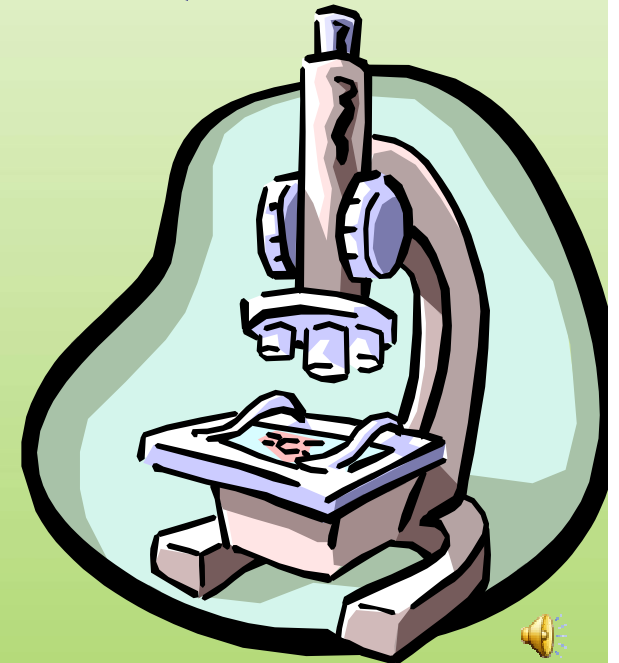
# Payment History

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							#Mo	Times Past Due			Last Past Due
Account Number	DLA		Credit Limit		Acct. Type	ECO A		30	60	90	Due
<u>HSBC/CARSN</u>	12/08	12/06	329	0	10	01	24	3	1	1	
<u>[REDACTED]</u>	06/08		400		REV	B	TU	EFX-1	XPN-1		08/08

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  - ❖ Date Opened/Credit Limit/High Balance
  - ❖ Balance
  - ❖ Amount Due
  - ❖ Account Type – Rev \* Lease \* Mortgage
  - ❖ **Payment History – 30/60/90**
  - ❖ Last Reported



# Last Reported Date

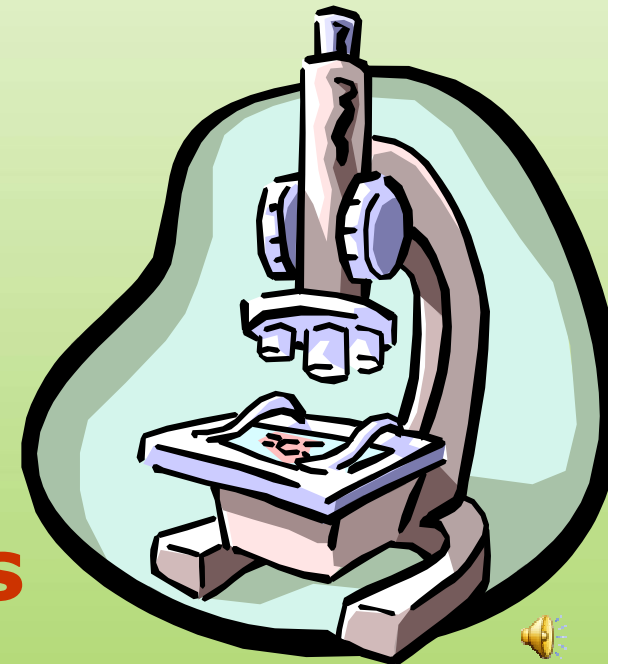
Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
	DLA		Credit Limit				Acct. Type	ECO A	#Mo	Times Past Due	
Account Number								30	60	90	
<u>HSBC/CARSN</u>	12/08	12/06	329	0	10	01	24	3	1	1	
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 CONSUMER DISPUTES THIS ACTION  
 SETTLEMENT ACCEPTED ON THIS ACCOUNT

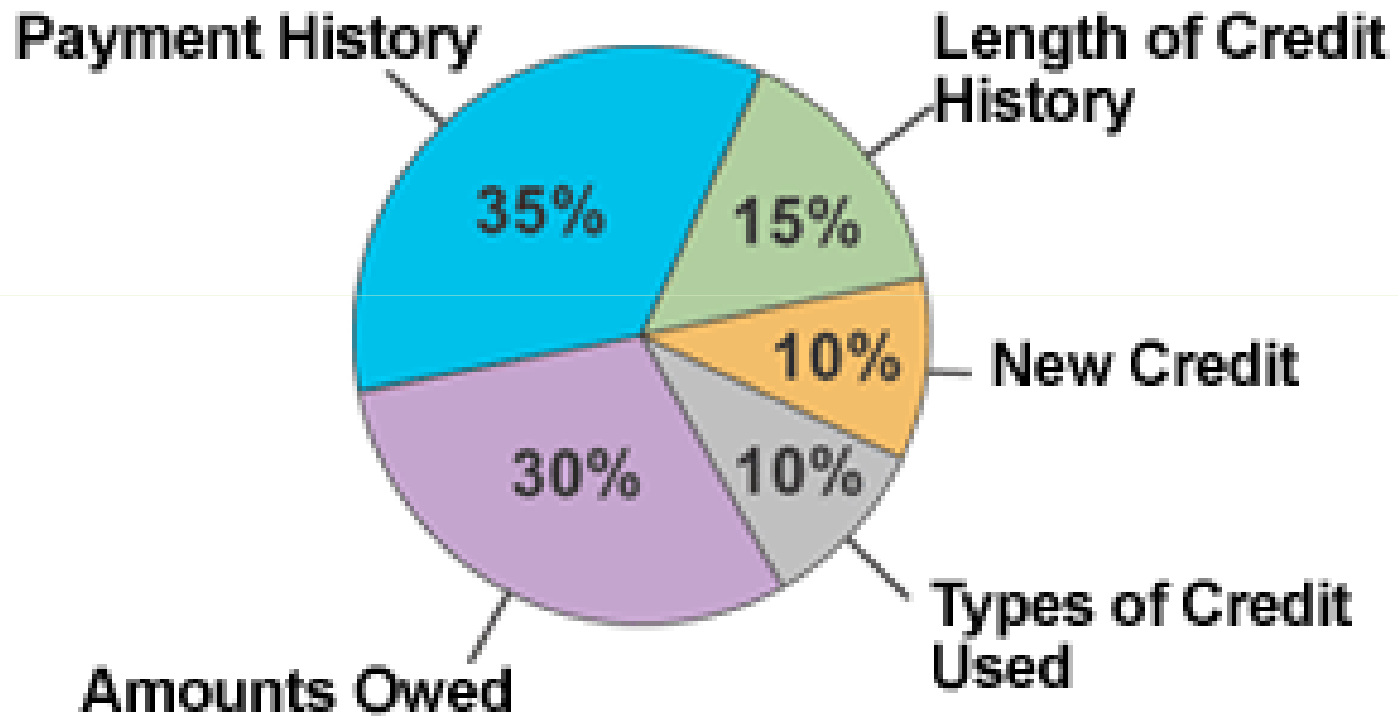
## ❖ Trade lines – Available Credit or Money Owed

- ❖ Bureau(s)
- ❖ Account Number
- ❖ Date Opened/Credit Limit/High Balance
- ❖ Balance
- ❖ Amount Due
- ❖ Account Type – Rev \* Lease \* Mortgage
- ❖ Payment History

**❖ Last Reported <> 2 yrs**



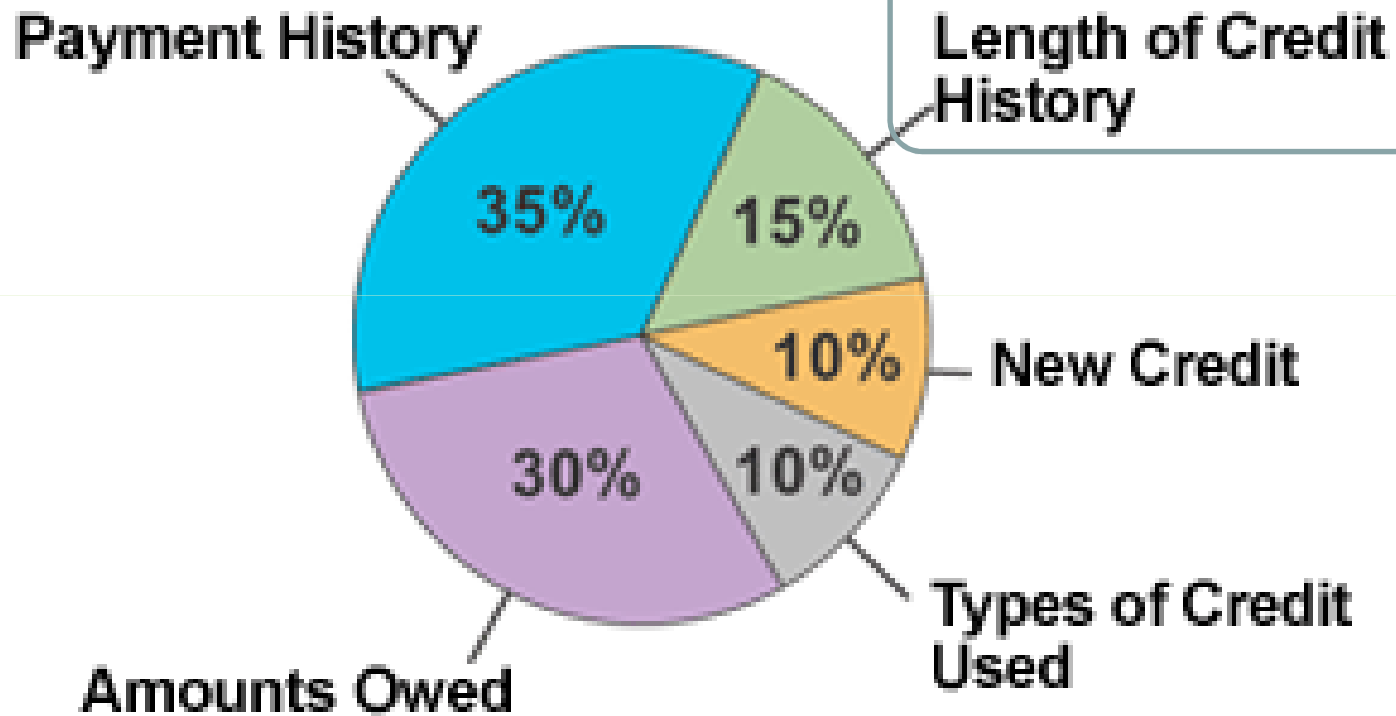
# How Is My Score Calculated?



[www.myfico.com](http://www.myfico.com)



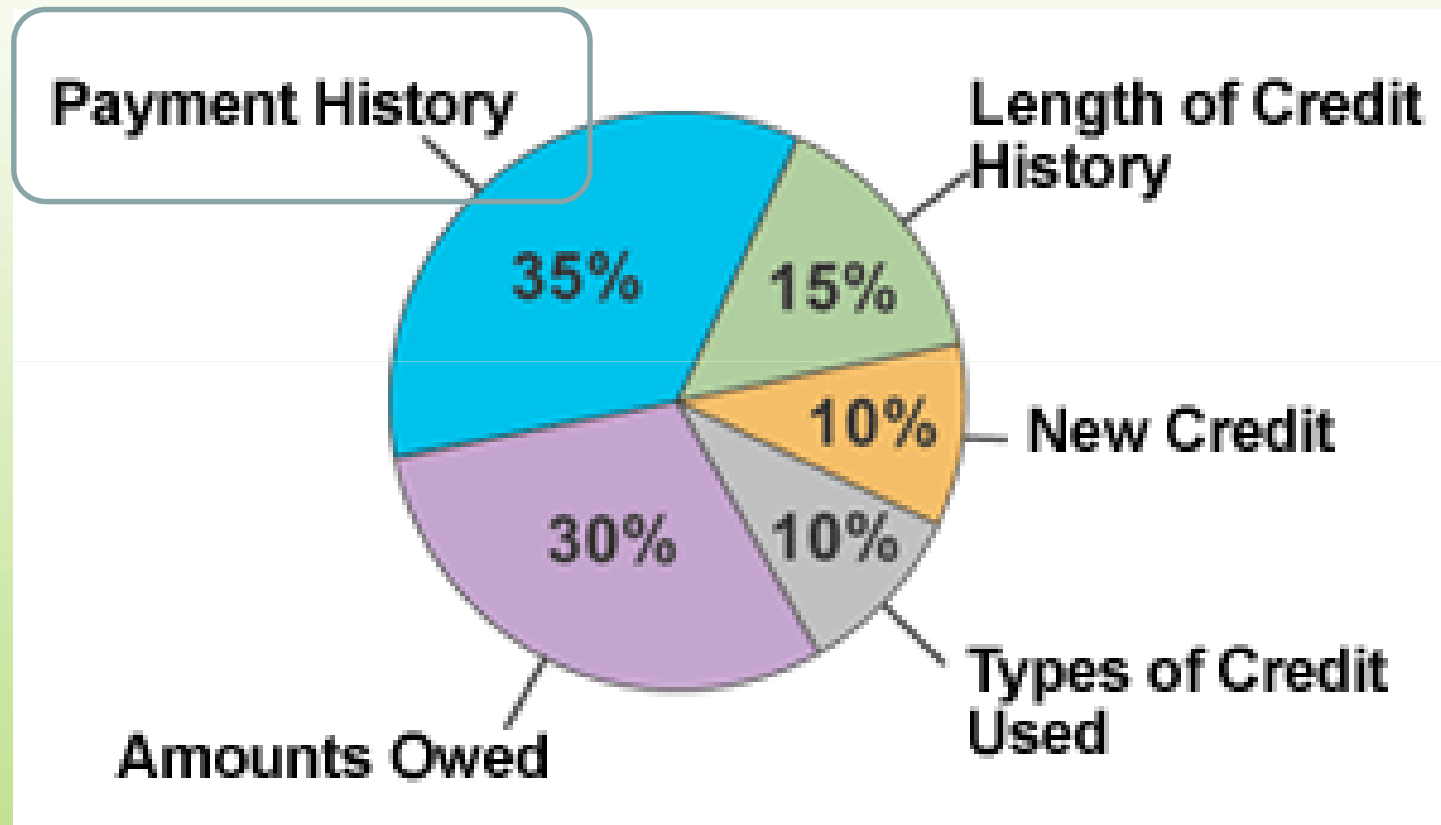
# How Long Good! How Long Bad!



[www.myfico.com](http://www.myfico.com)



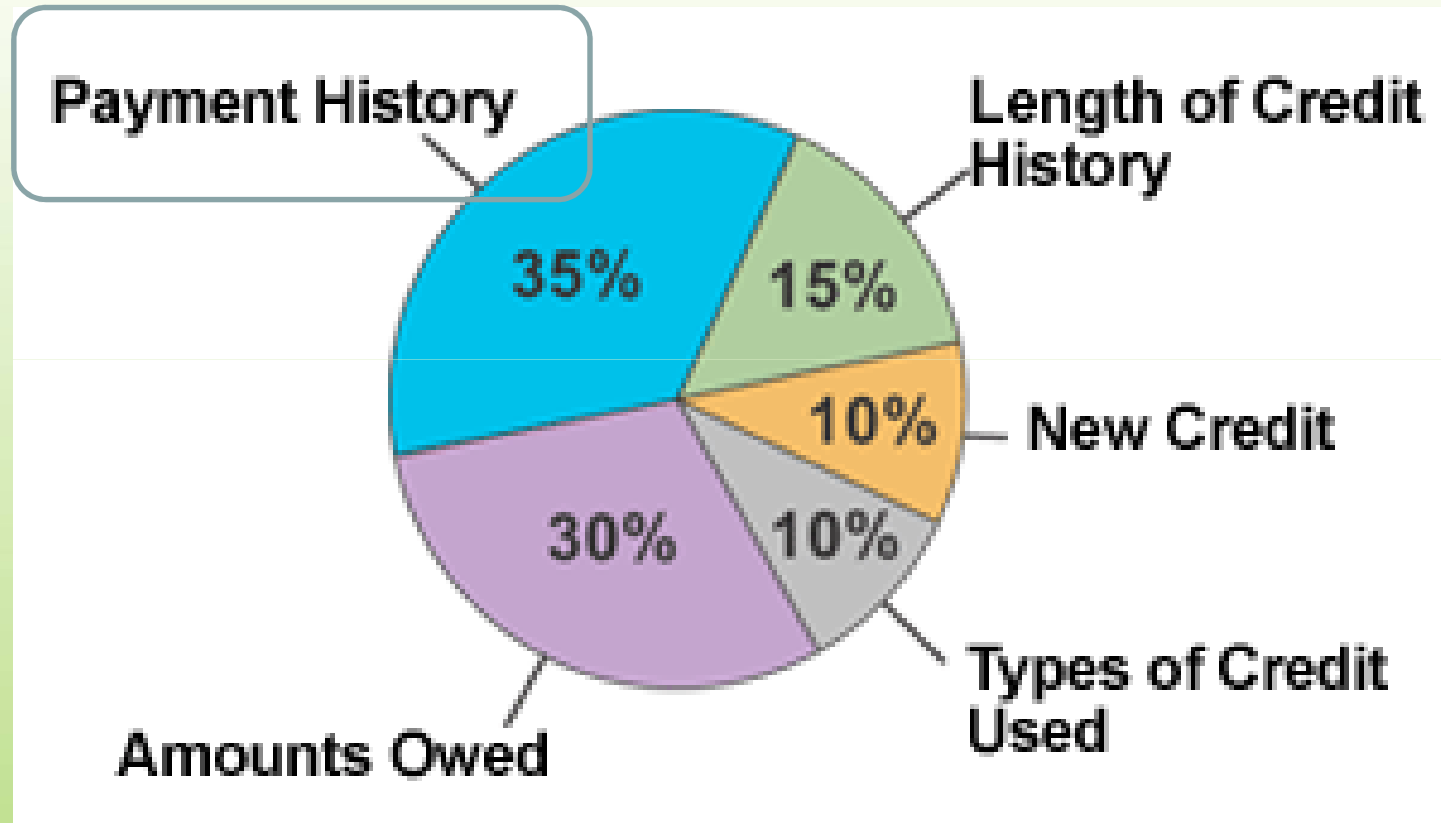
# 30 Day Late is Very Bad



[www.myfico.com](http://www.myfico.com)



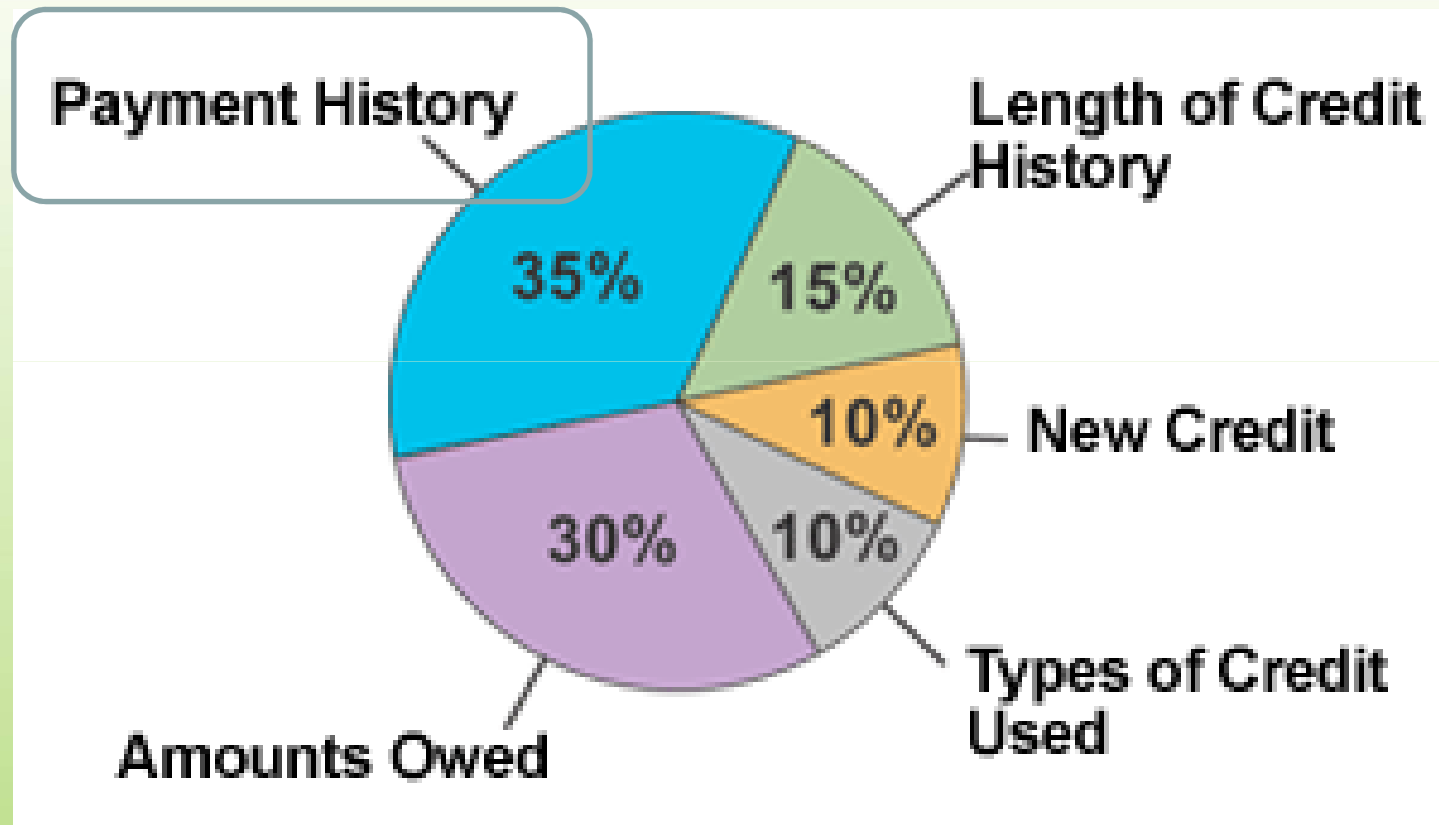
## Takes 12 Months On-Time Payments To Recover From 1 30 Day Late



[www.myfico.com](http://www.myfico.com)



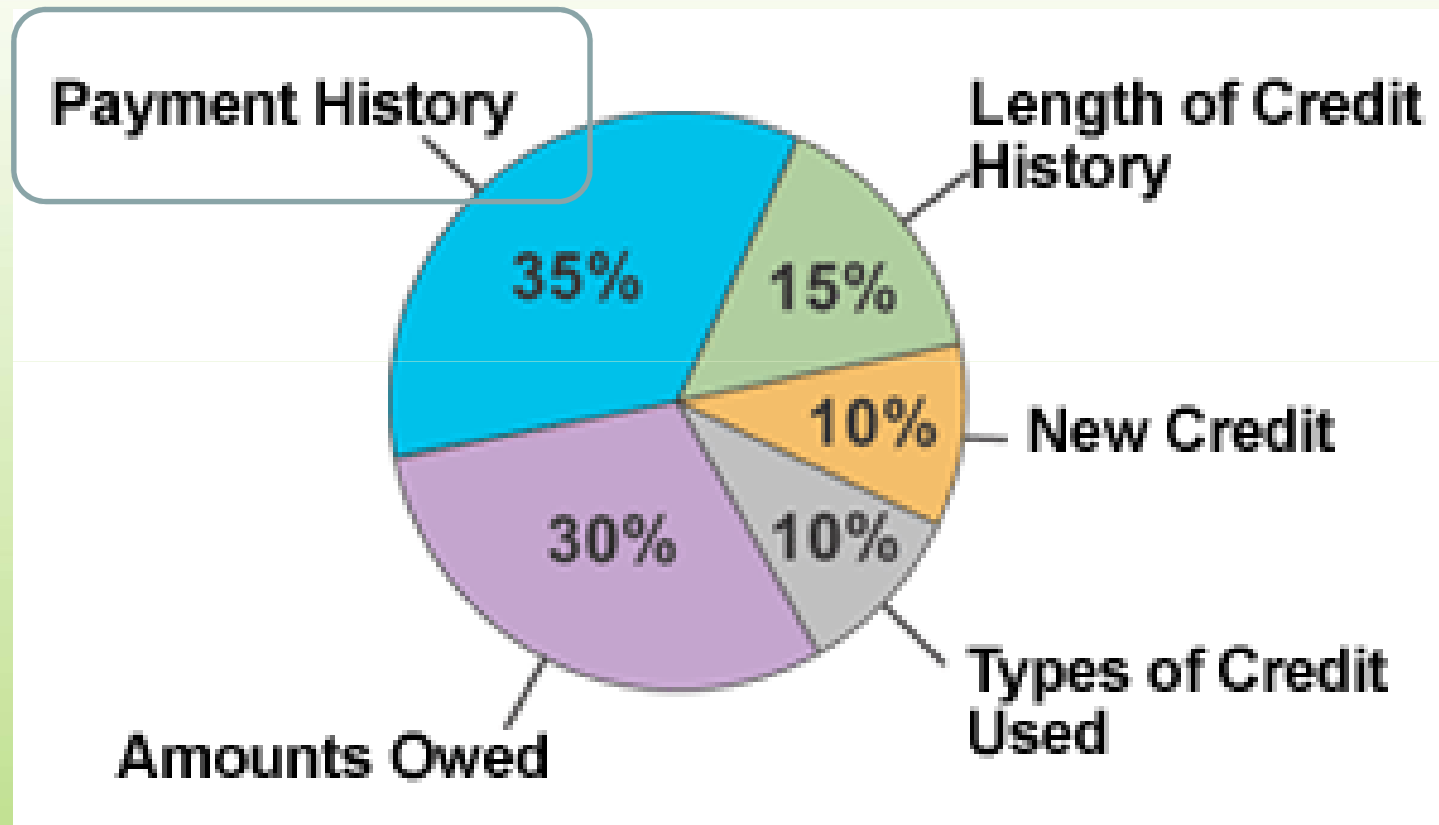
## Which Is Worse 30 Day Late On a \$5 Payment Or \$500 Payment?



[www.myfico.com](http://www.myfico.com)



# A Late! Is A Late! Is A Late!

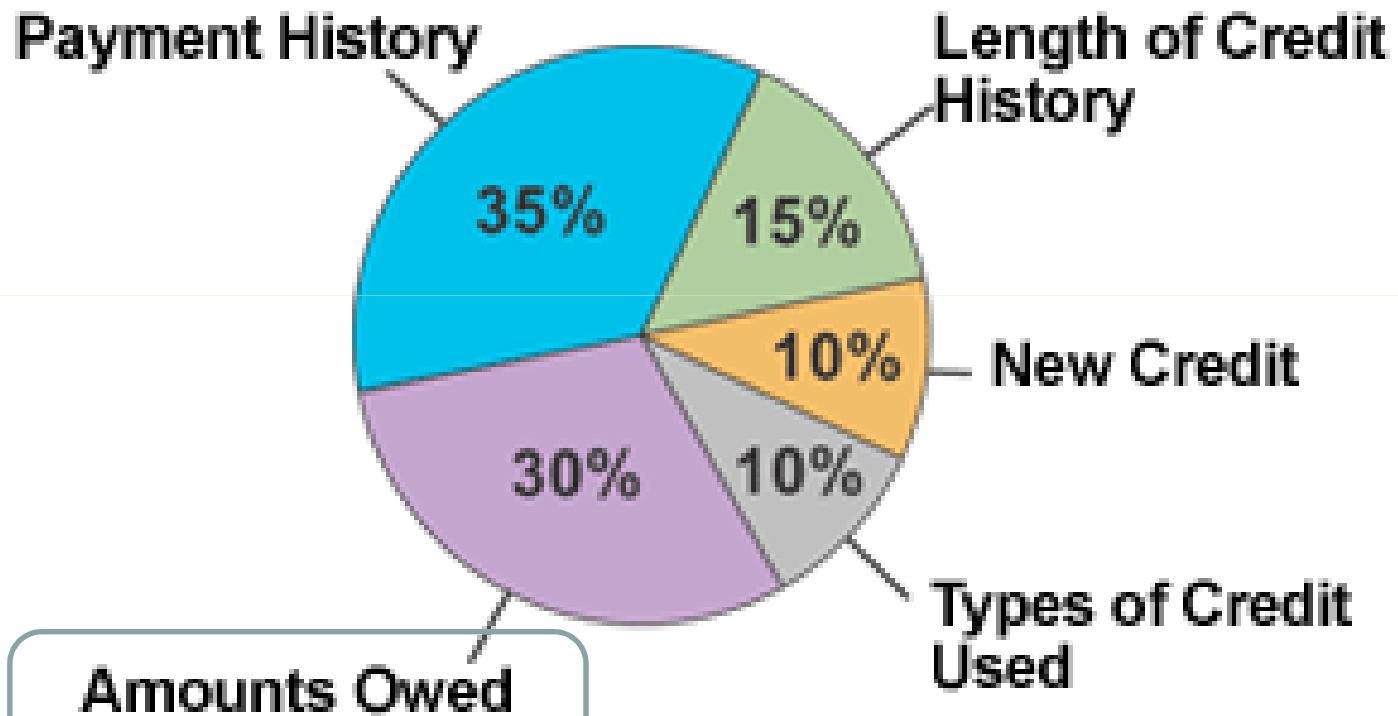


[www.myfico.com](http://www.myfico.com)

## Damaged Cr Profile



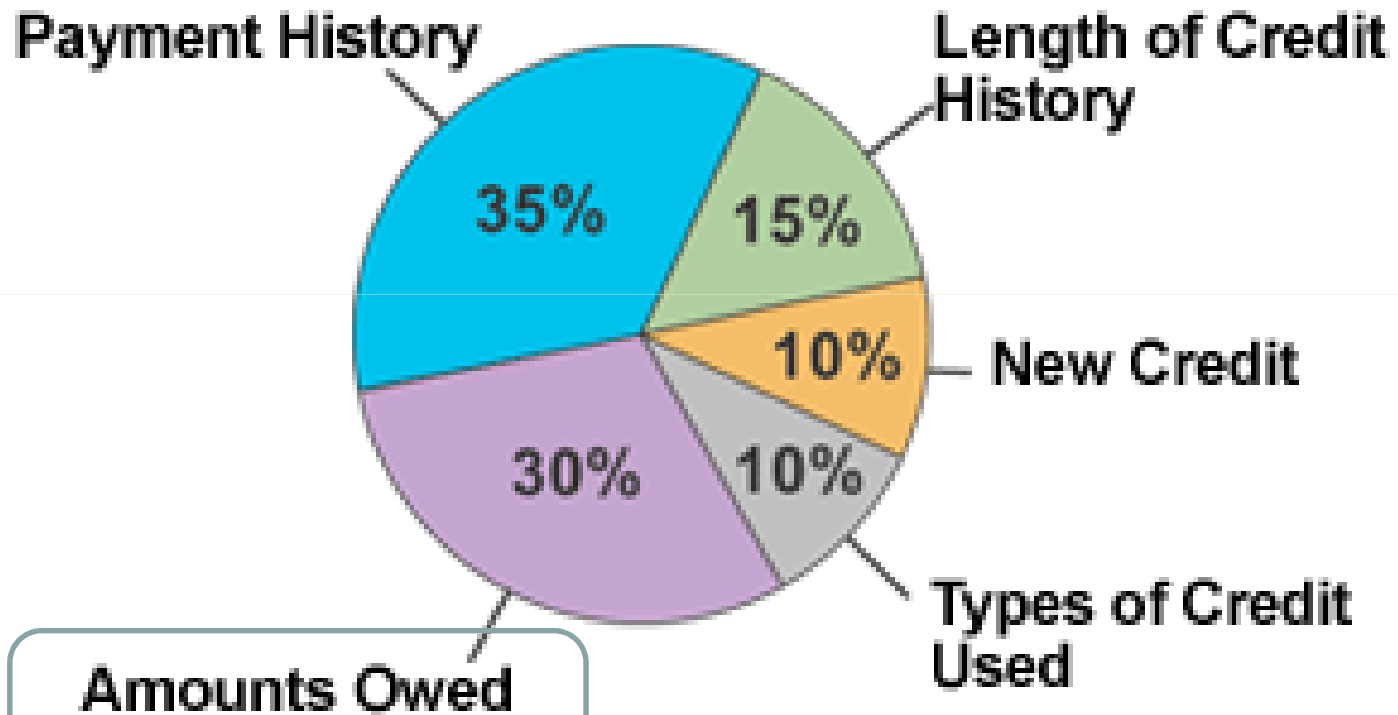
# To Use Or Not To Use?



[www.myfico.com](http://www.myfico.com)



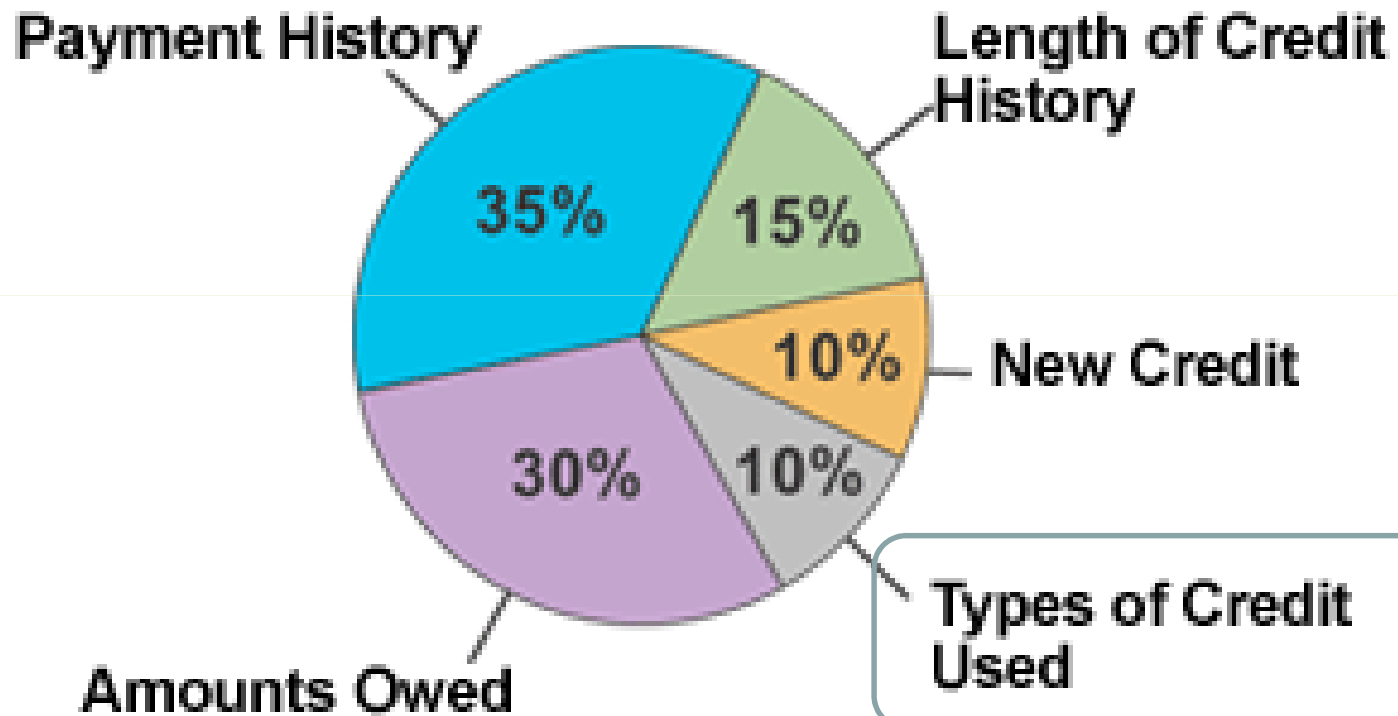
# Maintain Maximum **Available** Credit



[www.myfico.com](http://www.myfico.com)



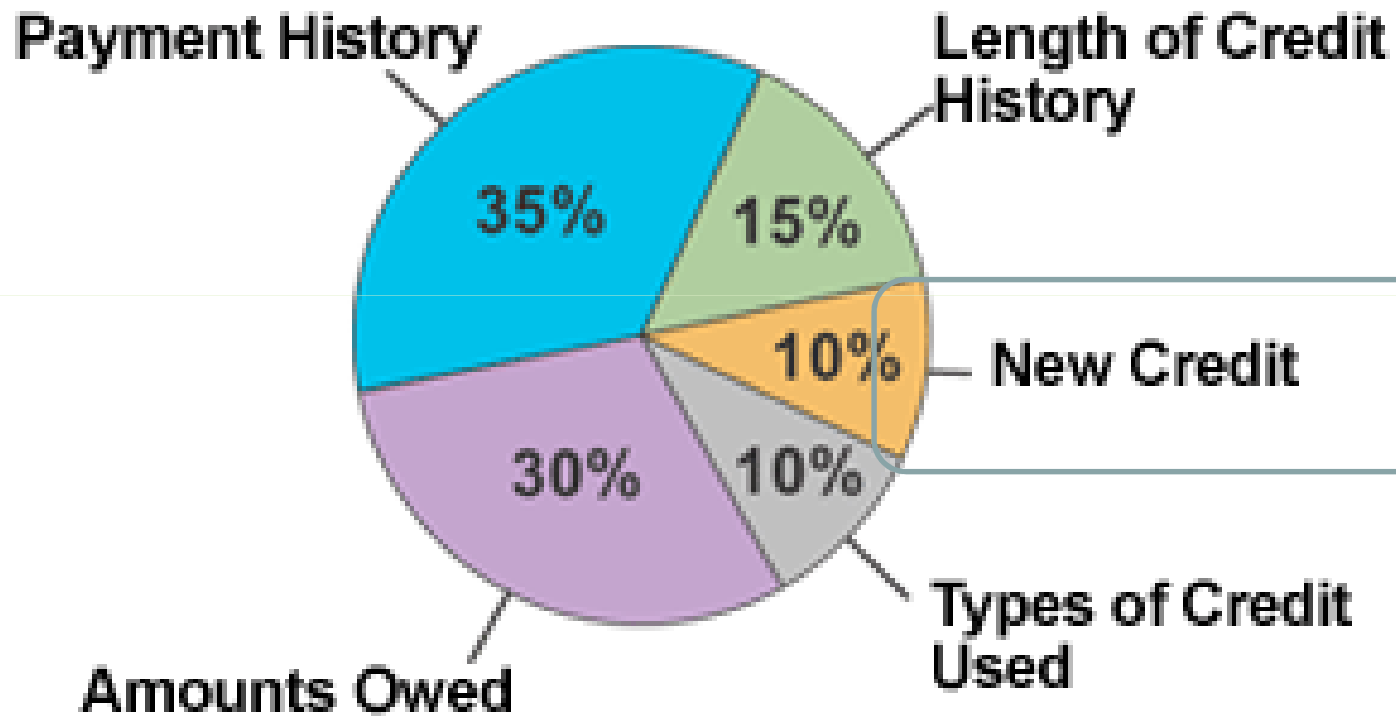
# Mortgage, Lease, Revolving



[www.myfico.com](http://www.myfico.com)



# Take a 10% Hit Gain 55% Concept



[www.myfico.com](http://www.myfico.com)





# Credit Repair

- ❖ Negative Points Stay - Unless Deleted!
- ❖ Positive Points You Choose To Go Away
  - ❖ Close A Credit Card or Pay Off A Car
  
- ❖ How To Update Your Credit Data?
- ❖ Write Letters To Dispute...Why?
  - ❖ **Just Call**
    - ❖ Transunion - 800-888-4213
    - ❖ Equifax - 800-685-1111
    - ❖ Experion - 888-397-3742

# Loosing Points?

- ❖ **Stop the Bleeding!**
  - ❖ Eliminate Errors
  - ❖ Balance < 50% of Limit
  - ❖ Past Dues - Bring Current
  - ❖ Public Records Section of Report
    - ❖ Any item that is not satisfied or released etc. must be resolved
    - ❖ Obtain copy of release from state -  
Send to Bureau





# Art of Disputing

## Don't Make It Worse



- ❖ **Collections/Charge offs - Settle or Pay Full**
- ❖ **Dispute WITH Proof - Any Time**
- ❖ **B/4 You Dispute **WITHOUT** the Proof ..Ask Creditor**  
**\*\*HOW WILL YOU OR WILL YOU NOT REPORT?\***

**“Remember 24 Month Rule”**

**\*Note# ALL Disputes Must Report As Resolved\***

# Evaluate The Trade Line



- ❖ Is Last Report Date OLD or NEW?
  - ❖ New cannot get worse
  - ❖ Old may come back New as  
**“Paid Collection” ---LOOSE POINTS!!!**
  
- ❖ If Disputed – “What You Say Is True”
- ❖ Creditor has 30 Days to Respond
- ❖ If No Response
  - ❖ What you said will Report - **Permanently!**

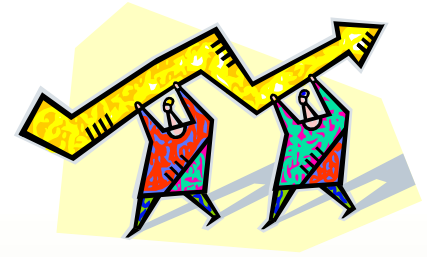
## Negative Points Stay Unless Deleted



If a bad trade line  
gets deleted  
points will come  
back to you!



# How To Increase Your Credit Score

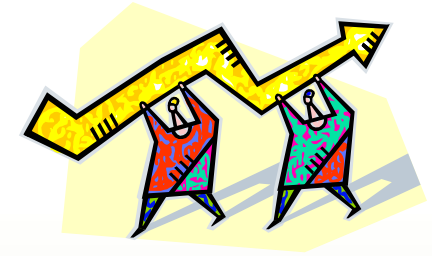


❖ **Get Bad Trades Deleted**

❖ **Use Technology Available Only to Loan Officer's Called Credit Analyzers**

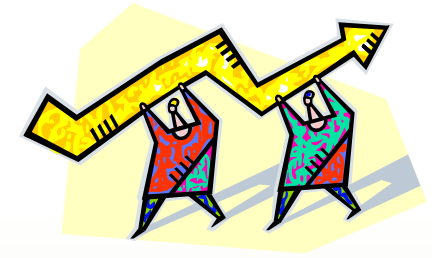
- Credit Analyzer- Provides options to increase your credit score very accurate - 97% ..WOW!
- Bank does not have Analyzer – Get Another Bank!

# Credit Analyzer



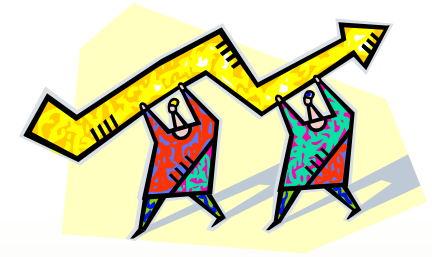
	High	Middle	Low
Credit bureau	TransUnion	Equifax	Experian
Current score	567	558	532
Potential improvement*	+77	+101	+50
Opportunity type	Credit management	Credit management	Credit management
Timeframe	Immediate	Immediate	Immediate
Potential score	644	659	582
	<a href="#">more...</a>	<a href="#">more...</a>	<a href="#">more...</a>

# Potential Improvement

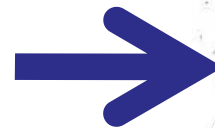


	High	Middle	Low
Credit bureau	TransUnion	Equifax	Experian
Current score	567	558	532
Potential improvement*	+77	+101	+50
Opportunity type	Credit management	Credit management	Credit management
Timeframe	Immediate	Immediate	Immediate
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	<a href="#">more...</a>	<a href="#">more...</a>	<a href="#">more...</a>

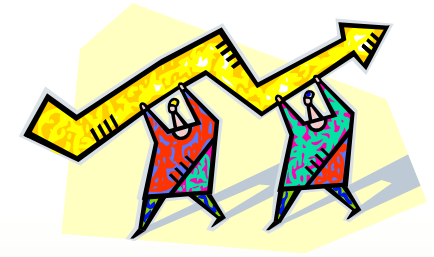
# Potential Score



	High	Middle	Low
Credit bureau	TransUnion	Equifax	Experian
Current score	567	558	532
Potential improvement*	+77	+101	+50
Opportunity type	Credit management	Credit management	Credit management
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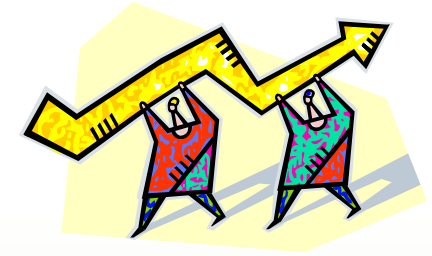
# Use Wisely



	High	Middle	Low
Credit bureau	TransUnion	Equifax	Experian
Current score	567	558	532
Potential improvement*	+77	+101	+50
Opportunity type	Credit management	Credit management	Credit management
Timeframe	Immediate	Immediate	Immediate
Potential score	644	659	582
	<a href="#">more...</a>	<a href="#">more...</a>	<a href="#">more...</a>

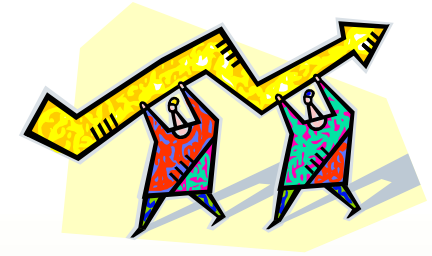


# Which Bureau's Has Enough Points



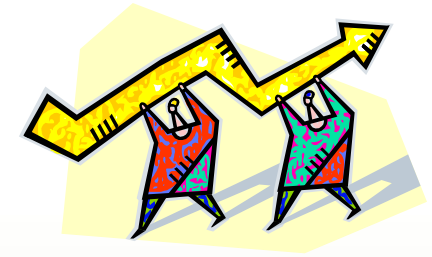
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Credit bureau	TransUnion	Equifax	Experian
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Potential score	644	659	582
	<a href="#">more...</a>	<a href="#">more...</a>	<a href="#">more...</a>

# To Give Desired Results



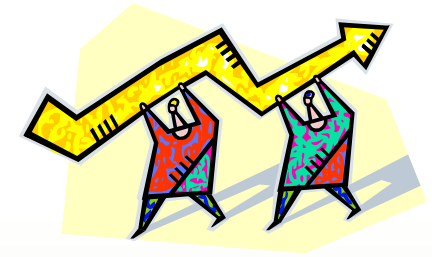
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Timeframe	Immediate	Immediate	Immediate
Potential score	644	659	582
	<a href="#">more...</a>	<a href="#">more...</a>	<a href="#">more...</a>

# Example of 101 Points



	High	Middle	Low
Credit bureau	TransUnion	Equifax	Experian
Current score	567	558	532
Potential improvement*	+77	<b>+101</b>	+50
Opportunity type	Credit management	Credit management	Credit management
Timeframe	Immediate	Immediate	Immediate
Potential score	644	659	582
	<a href="#">more...</a>	<a href="#">more...</a>	<a href="#">more...</a>

# Very Precise Instructions ☺



## Action:

1. Paying down the balance to \$266 (which should also reduce the past due amount) on your BLOOMDSNB account (#111999\*\*\*\*), and updating both the balance and the past due amount through rapid rescoring.

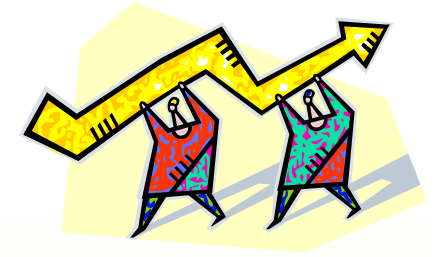
**Score impact: +75**

2. Paying down the balance to \$146 on CIT BK/DFS (#2223333\*\*\*\*), and updating the balances and past due amounts of these accounts through rapid rescoring.

**Score impact: +26**



# Results In A Few Days



- ❖ **You Pay It – Settle It..**
  - ❖ **Have Creditor Fax to you or Loan Officer**
    - ❖ **Typically 2-5 days**
- ❖ **Loan Officer Does**
  - ❖ **A Rapid Re-Score / Quick Resolve**
  - ❖ **Updates Credit Bureaus in 4-5 Days**
  - ❖ **Re-Run Report Get New Scores!!!!**



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Then Put That Mortgage To Good Use

**How To Buy A Foreclosure**

**And Make It Your Home DVD**

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