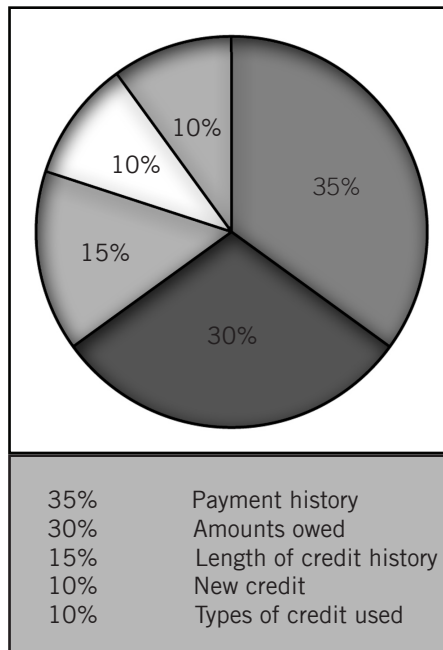


HOW TO RAISE YOUR CREDIT SCORE

What's in Your Score?

Credit scores are calculated from different credit data in your credit report. This data is grouped into five categories as depicted below. The percentages in the pie chart reflect how important each of the categories is in determining your score. These percentages are based on the importance of the five categories for the general population. For particular groups – such as people who have not been using credit long – the importance of these categories may be somewhat different.



There are several techniques which can be used to raise your credit score.

- **Pay your bills on time.**
- **If you have missed payments, get current and stay current.**
- **Be aware that paying off a collection account will not remove it from your current credit report.**
- **If you are having trouble making ends meet, contact your creditors or see a legitimate credit counselor.**
- **Keep balances low on credit cards and other “revolving credit.”**
- **Pay off debt rather than moving it around.**
- **Don't close unused credit cards as a short-term strategy to raise your score.**
- **Don't open a number of new credit cards that you don't need, just to increase your available credit.**
- **If you have been managing credit for a short time, don't open a lot of new accounts too rapidly.**
- **Do your rate shopping for a given loan within a focused period of time.**
- **Re-establish your credit history if you have had problems.**
- **Note that it's OK to request and check your own credit report.**
- **Apply for and open new credit accounts only as needed.**
- **Have credit cards, but manage them responsibly.**
- **Note that closing an account doesn't make it go away.**

Review and protect your credit records. Once a year or before applying for new credit, make sure your credit records are accurate and correct them. You can check your credit records by ordering a credit report from each of the three credit bureaus — Equifax, Experian and Trans Union. To order your free credit report, call (877) 322-8228 or go to www.annualcreditreport.com.



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Trans Union: (800) 916-8800 or www.tuc.com