Your Credit Profile

Your credit score(s)

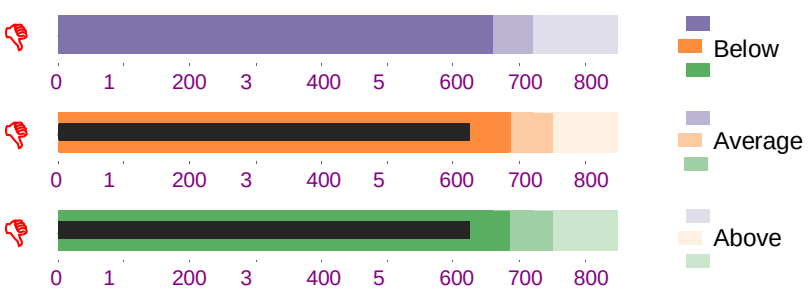
Your credit score is the primary factor that determines what loan options are available or in some cases, which loan are economical to have. In general, for FHA loans, two of your three credit scores must be above 620 in order to be included on a loan and for conventional loans, two of your three credit scores must be above 660. This analysis shows your current scores, what types of loans you qualify for and how your credit situation compares to the population as whole.

Craig's Credit Scores

Credit Usage

49%

Experian	600
Transunion	600
Equifax	600

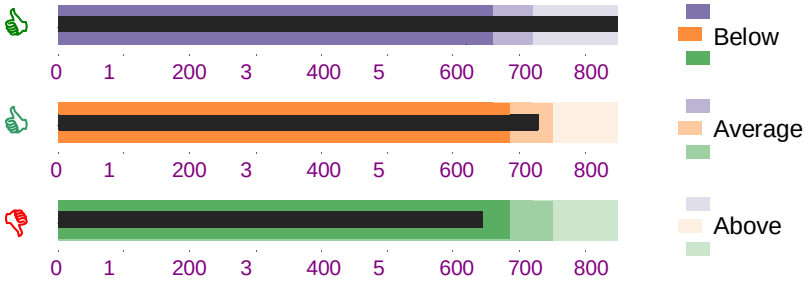


Tracy's Credit Scores

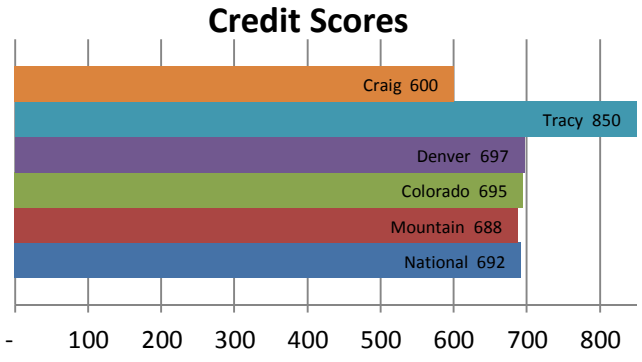
Credit Usage

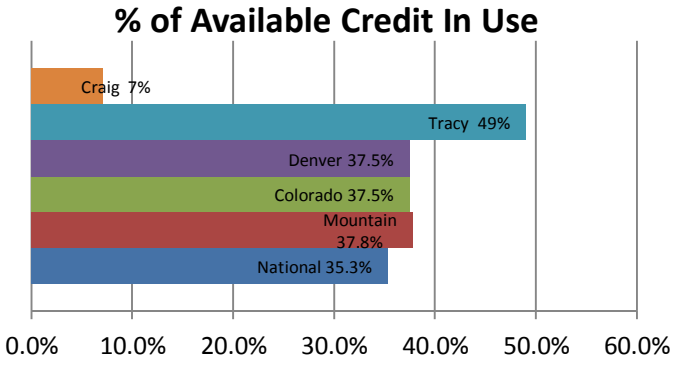
7%

Experian	850
Transunion	700
Equifax	619



How Do You Compare





Comparing your credit situation helps you know how you're handling credit compared to the average consumer. Craig, your middle credit score is below the National Average and you would not qualify for either an FHA(VA) or Conventional loan at this time. Tracy, your middle credit score is above the National Average and you would qualify for either an FHA(VA) or Conventional loan.