



# WHAT DOES YOUR CREDIT SCORE MEAN?

Your credit score is a number that represents your ability to pay off your debts. Here are things about your credit score to keep in mind while you're looking for a mortgage:

- Credit scores range from 300 to 850 points. The higher your credit score, the better.
- Average credit scores range between 640 and 720. A score above 680 will increase your chances of obtaining financing.
- Your credit score can also affect your interest rate. The higher your score, the more likely you are to get a lower interest rate.
- Avoid multiple credit pulls. Having your credit pulled multiple times may result in a decreased credit score.
- To help maintain an ideal credit score, use your credit cards, but try to keep the balances as low as you can.

**CALL TODAY FOR MORE INFORMATION**



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