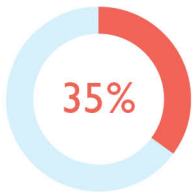


# Breaking down your credit score.

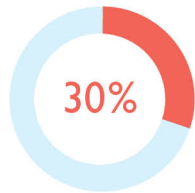
THESE FIVE FACTORS DIRECTLY IMPACT YOUR CREDIT SCORE. FIND OUT HOW BELOW:

**PAYMENT HISTORY:**  
35% Impact



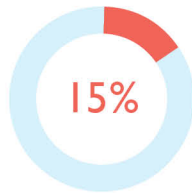
Paying debt on time and in full has the greatest positive impact on your credit score. Late payments, judgments, and charge-offs all have a negative impact.

**AMOUNTS OWED:**  
30% Impact



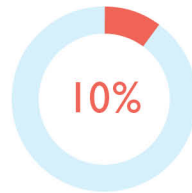
This is the percent of available credit that you have borrowed. Ideally, you should try to keep balances as close to zero as possible and below 30% of the available credit limit when trying to purchase a home.

**CREDIT HISTORY:**  
15% Impact



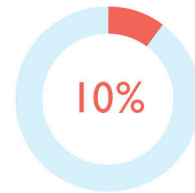
This is the length of time each account has been open and the length of time since the account's most recent action. A seasoned borrower will always be stronger in this area.

**TYPES OF CREDIT:**  
10% Impact



A mix of auto loans, credit cards and mortgages is more positive than a concentration of debt from cards only.

**NEW CREDIT:**  
10% Impact



When you apply for a loan or credit card, you trigger a process known as a hard inquiry, in which the lender requests your credit score (and often your credit report).

Remember that your credit score is a computerized calculation and that personal factors are not taken into consideration when a credit report is generated. It is merely a snapshot of today's credit profile for any given borrower, and it can fluctuate dramatically within the course of a week.

\*Not intended as credit counseling, accounting or investment advice. Contact your financial representative for more information.

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**amerifirst** HOME MORTGAGE

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