

## Credit Ratings

You have EXCELLENT credit if you...

- Pay all of your bills on time, all of the time
- Have not made a late payment on your mortgage in the past two years (if applicable)
- Have had no late payments on your credit cards, auto or consumer loans in the past year
- Have had one or no late payments reported to a credit bureau in the past seven years
- Do not have a large dollar amount of unsecured credit lines open
- Have not been reported to a collection agency in the past ten years
- Have had no bankruptcies, liens or judgments within the past seven years

You have GOOD credit if you...

- Usually pay all of your bills on time
- Have had no late payments on your mortgage in the past year (if applicable)
- Have had fewer than three late payments reported to a credit bureau in the past seven years
- Have not been reported to a collection agency in the past ten years
- Have had no bankruptcies, liens or judgments within the past seven years

You have FAIR credit if you...

- Have had one or two credit problems
- Have had no more than one late payment on your mortgage in the past year (if applicable)
- Have had less than three late payments on credit cards, auto or personal loans in the past year
- Have a history of late payments that are consistently sixty days or more over due
- Have had no bankruptcies, liens or judgments within the past three years

You have POOR credit if you...

- Have a history of late payments
- Have had a few late payments on your mortgage in the past year (if applicable)
- Have had more than three late payments on credit cards, auto or personal loans in the past year
- You have had a bankruptcy, foreclosure or lien within past three years