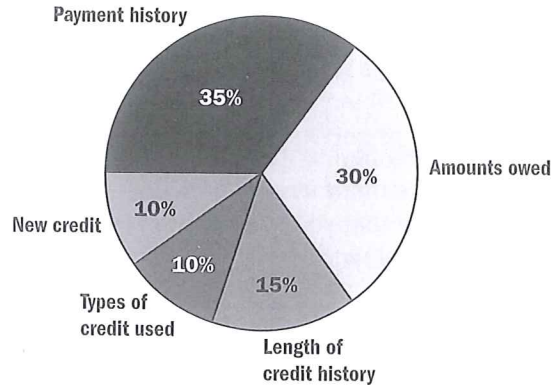


What's in the FICO® score?

The FICO® score (developed by Fair Isaac Corporation) is a proprietary model used extensively in the mortgage industry. FICO scores usually fall between a low of 350 and a high of 850. Generally, the higher the FICO score, the less risk there is for a lender, and the more creditworthy a consumer is considered to be.

This chart indicates the approximated weight or level of importance for each of the categories considered in the determination of your FICO score:



FICO® Score Component	Score Weight	Advice to Improve Credit
Payment history	35%	Pay your bills on time.
Amounts owed	30%	Decrease your balances and increase your limit-to-value ratio.
Length of credit history	15%	Keep old accounts open and don't swap accounts constantly.
New credit	10%	Apply for new credit only when you really need it.
Types of credit used	10%	Have a sensible mix of credit.
Total	100%	

VantageScore

VantageScore, developed jointly by the three major national credit reporting companies, provides a consistent approach for them to provide credit scores. The VantageScore customarily ranges from 501 to 990 and includes a rating system similar to the academic grading system. Like the FICO score, the higher the VantageScore, the more creditworthy a consumer is considered to be.