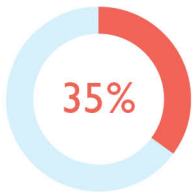


Breaking down your credit score.

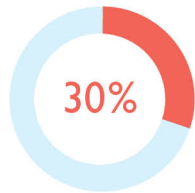
THESE FIVE FACTORS DIRECTLY IMPACT YOUR CREDIT SCORE. FIND OUT HOW BELOW:

PAYMENT HISTORY:
35% Impact



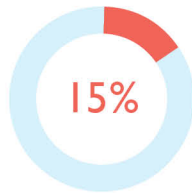
Paying debt on time and in full has the greatest positive impact on your credit score. Late payments, judgments, and charge-offs all have a negative impact.

AMOUNTS OWED:
30% Impact



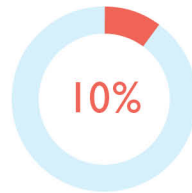
This is the percent of available credit that you have borrowed. Ideally, you should try to keep balances as close to zero as possible and below 30% of the available credit limit when trying to purchase a home.

CREDIT HISTORY:
15% Impact



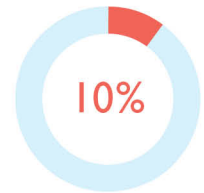
This is the length of time each account has been open and the length of time since the account's most recent action. A seasoned borrower will always be stronger in this area.

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.



Jeremy Drobeck
Mortgage Consultant
NMLS #130817 LO.026916.000; 130817

(269) 598-3975
269-324-4240 x10132
jdrobeck@amerifirst.com

950 Trade Centre Way
Suite 120
Portage, MI 49002
www.1stclassmortgageservice.com

amerifirst HOME MORTGAGE

Down payment and terms shown are for informational purposes only and are not intended as an advertisement or a commitment to lend. Actual rate, annual percentage rate (APR) and other figures may vary. Please contact us for an exact quote and for more information on fees and terms. Not all borrowers will qualify. Equal Housing Lender. NMLS #110139. A division of Amerifirst Financial Corporation. amerifirst.com