

# Understanding Credit and its EFFECT ON The HOME BUYING process

Brought to you by TERESA JACKSON  
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# What Makes THE FICO score?

There are 5 Parts to make your FICO Score

- Payment History
- Amounts You Owe
- Length of Credit History
- New Credit
- Credit Mix

# How are FICO score ranges described for consumers?

800 to 850 = Exceptional

740 to 799 = Very Good

670 to 739 = Good

580 to 669 = Fair

300 to 579 = Poor

# THANK YOU!

For more information on housing and how to improve your credit, please feel free to contact me directly at...

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