

Anyone who has ever had a bank account, mortgage, credit card, car loan, or account with a retail store will invariably have a credit rating. Most information in your credit rating comes from companies you have credit with, as well as from certain public records such as tax liens, bankruptcies, judgments and lawsuits. It is important to know and understand your credit rating, how the information is compiled, and how it affects your ability to acquire a loan for your new home.

**Credit reports are usually divided into five sections:**

1. Your credit history.
2. Who has reviewed your credit history?
3. Information you have provided for the credit company.
4. Specific identification information about you.
5. Explanatory notes and comments.

Different states have different requirements and it is important that you check on what applies to you. There are three major credit-reporting agencies, Trans Union, Experian and Equifax.

Your REALTOR can recommend a reputable mortgage lender who has the reputation of providing excellent service and good rates. This lender will be able to immediately pull your credit report for your review and can make recommendations of how to make it better. The better your credit score, the higher your credit rating will be.

**Choose your agent wisely.** Working with a full-time professional real estate agent is a must. Ask questions of your agent. Find out how knowledgeable he or she is about houses currently for sale in your price range and also of houses that have recently sold. Can your agent recommend a good lender that has the reputation of excellent customer service and low rates? Does your agent ask questions of you to have a full understanding of what you are looking for to help you get the most home for the money?

**Thank you for requesting a copy of this “FREE REPORT”**

**For prompt, courteous, professional service, call John “JT” Tsiouvaras:**

**Office: 303-752-2000**

**Direct: 303-941-2200**

**Visit my web site at: [www.JTpropertySales.com](http://www.JTpropertySales.com)**

**Have questions, need advice you can count on or just want to discuss this further?**

**Don't waste any more time; pick up the phone and call me now! I'm here to help!**

I appreciate you as a client and a friend. I appreciate your business, your loyalty, trust and your referrals. It is my goal to provide the very best counsel, advice and service possible for your real estate needs. If I may ever be of assistance to you, a relative, friend or co-worker please don't hesitate to call me. I look forward to the opportunity to serve you.