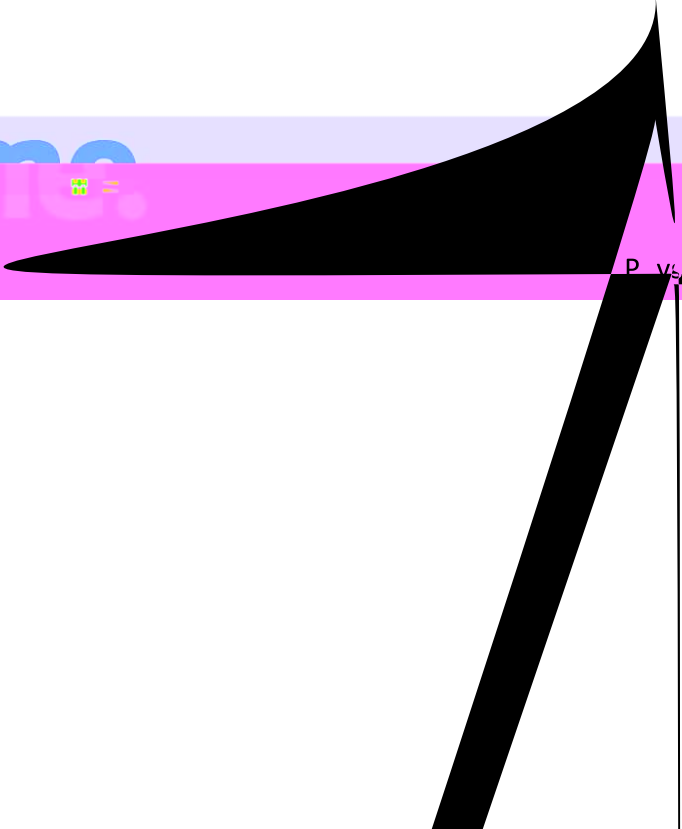


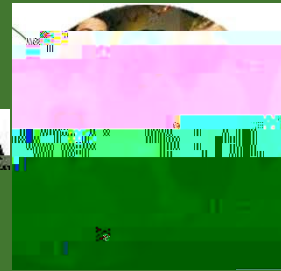
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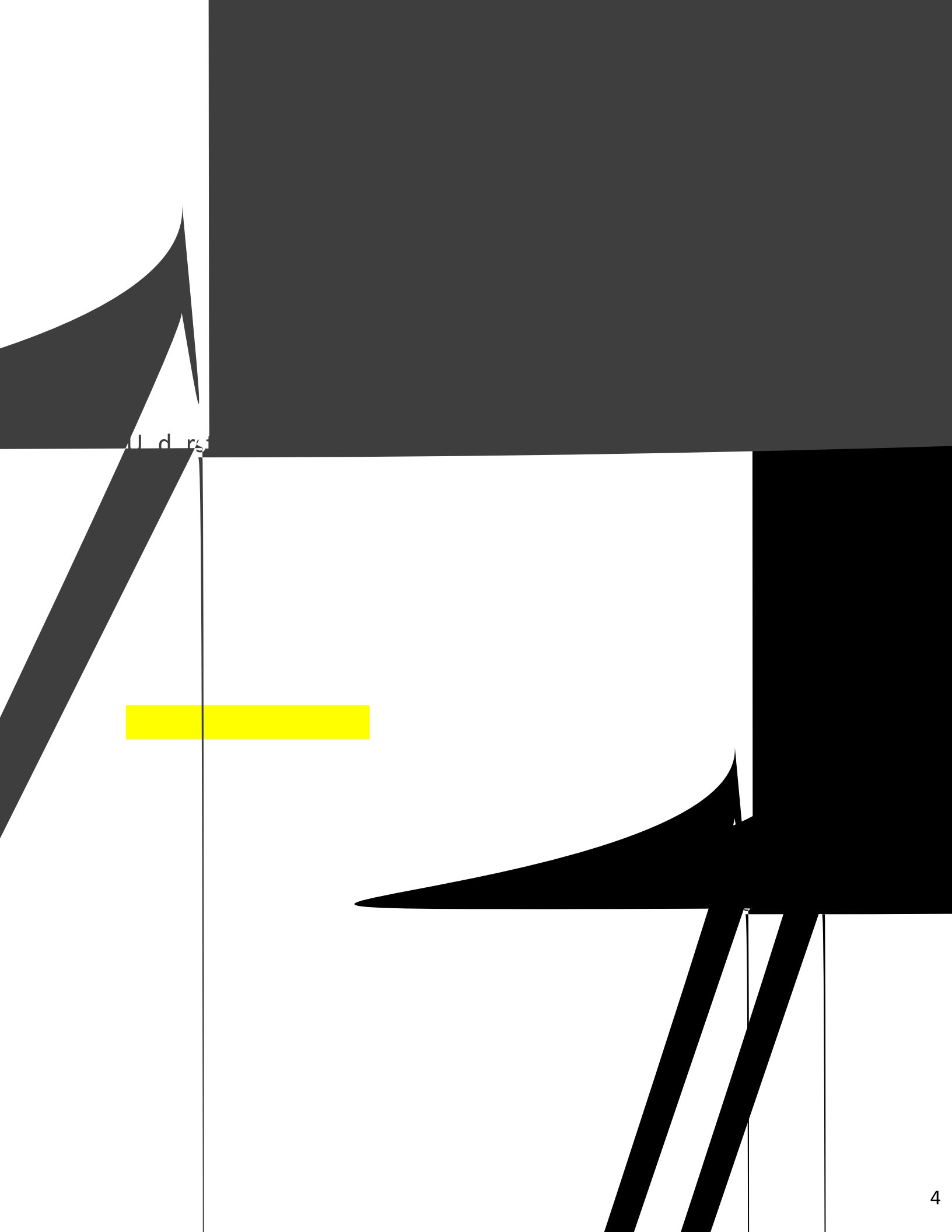


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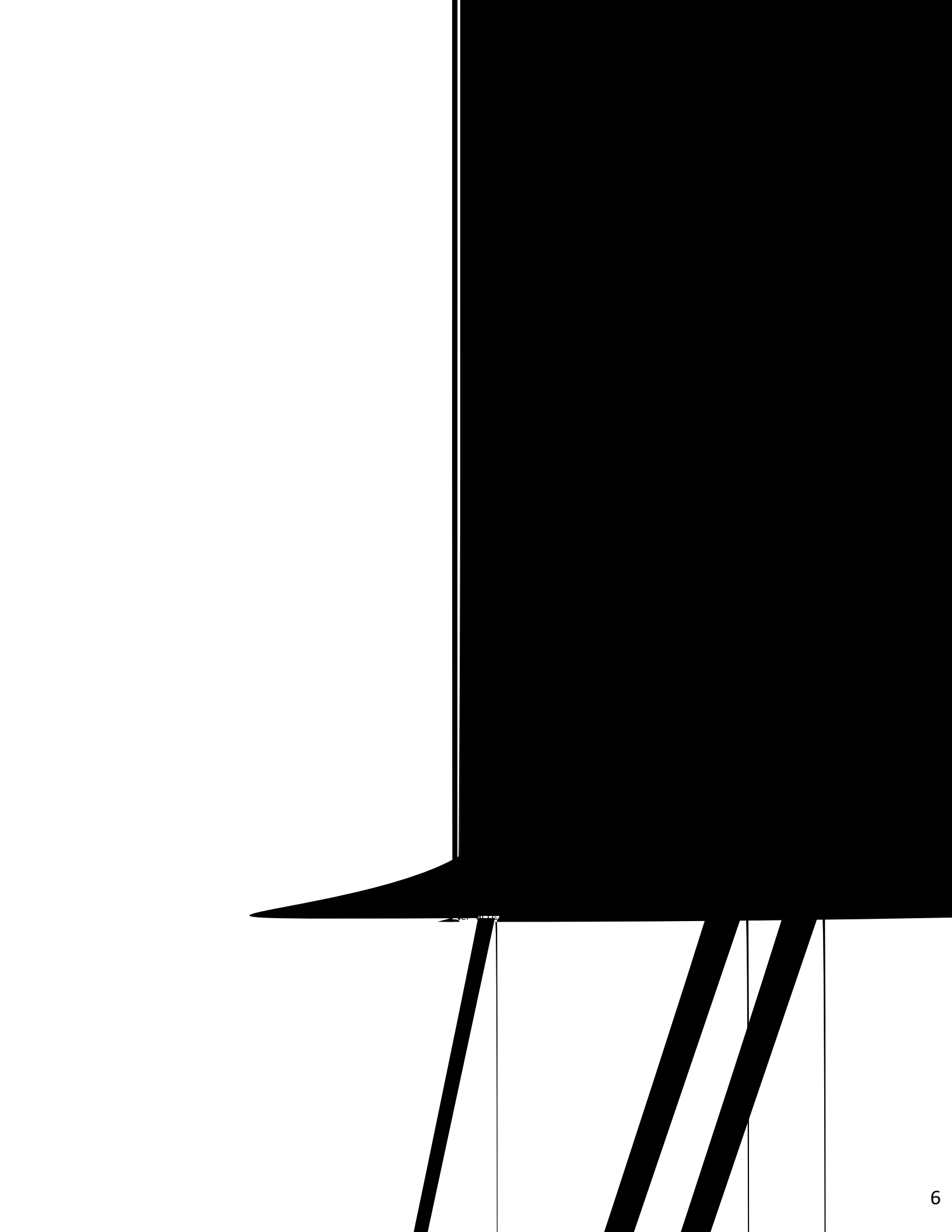
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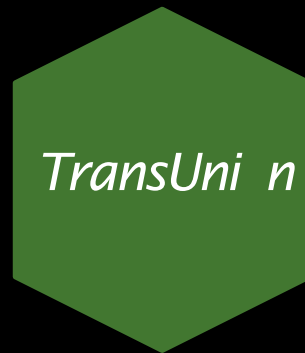
U d rs

Understand
Your
Credit


NOW PART OF HUNTINGTON



*Credit
Bureaus*



The FICO® score range

Exceptional 800 or higher

Very Good 740 to 799

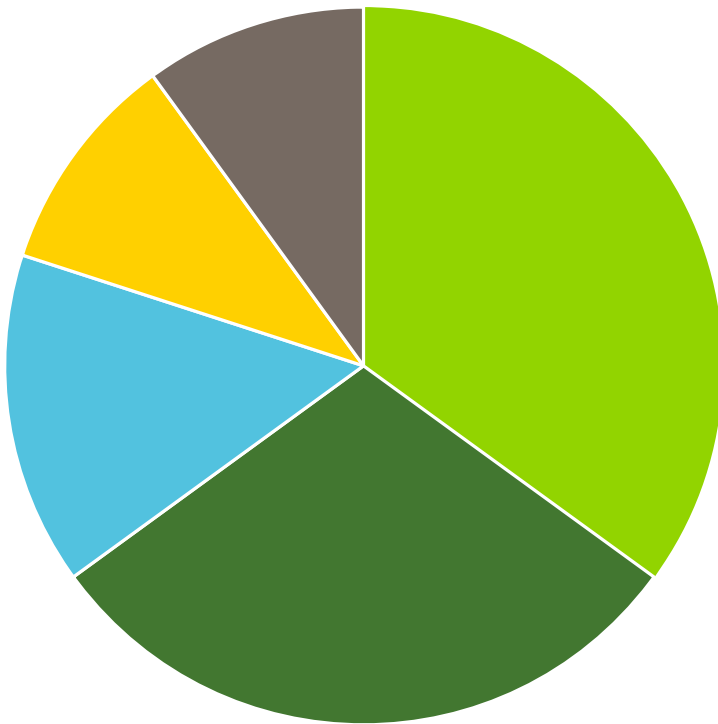
Good 670 to 739

Fair 580 to 669

Poor 579 or lower

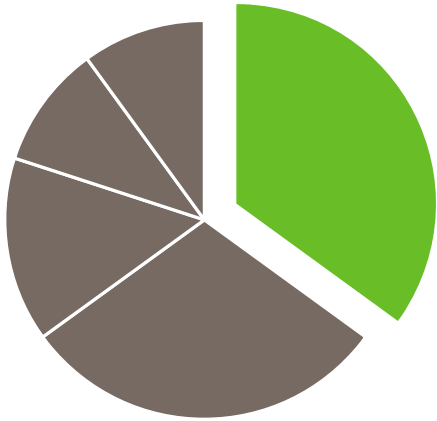
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Payment History: 35%



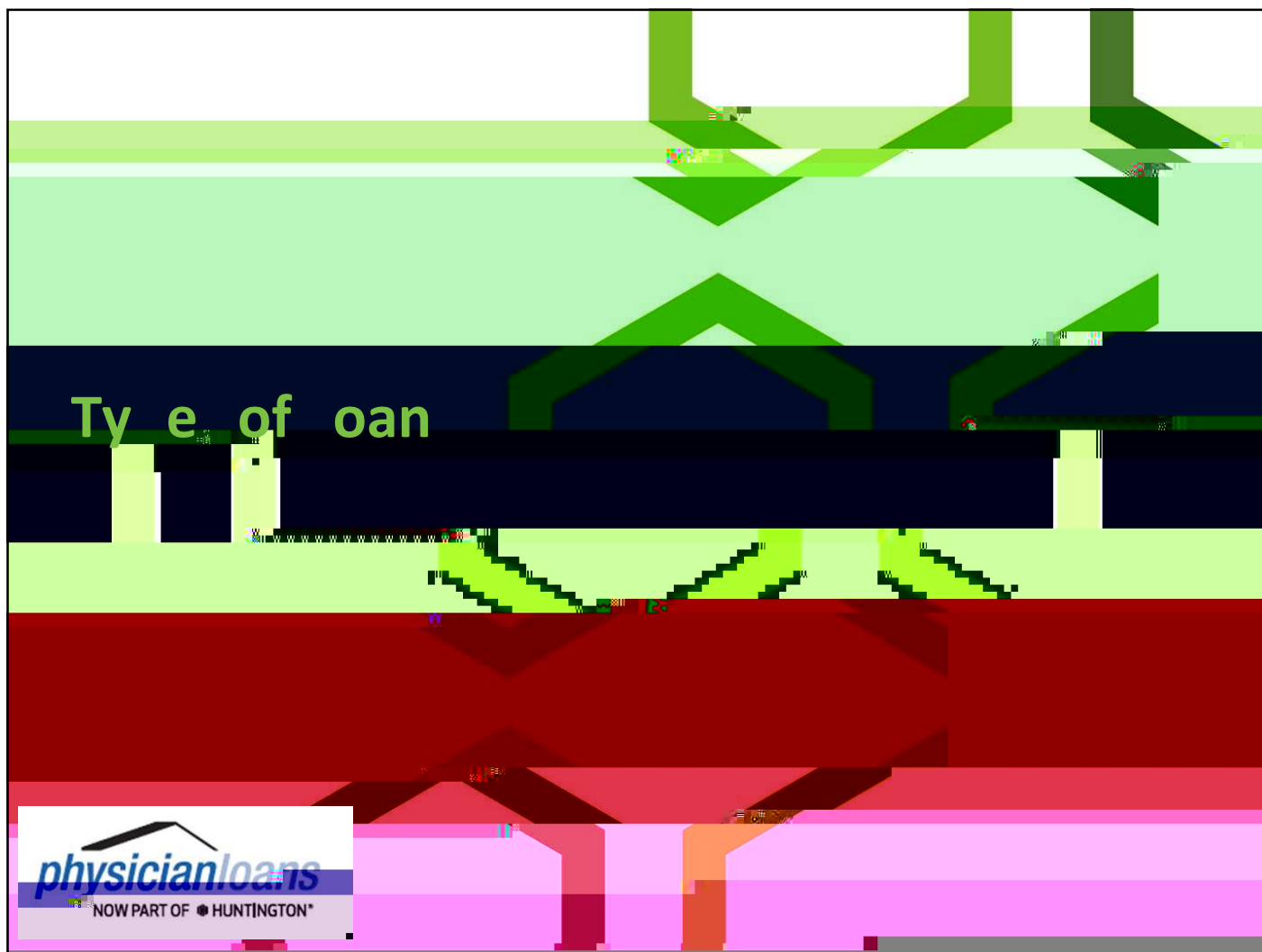
- *Payment information on many types of accounts*
- *Public record and collection items*
- *Details on late or missed payments and public record and collection items*
- *Number of accounts that show no late payments or are currently paid as agreed*

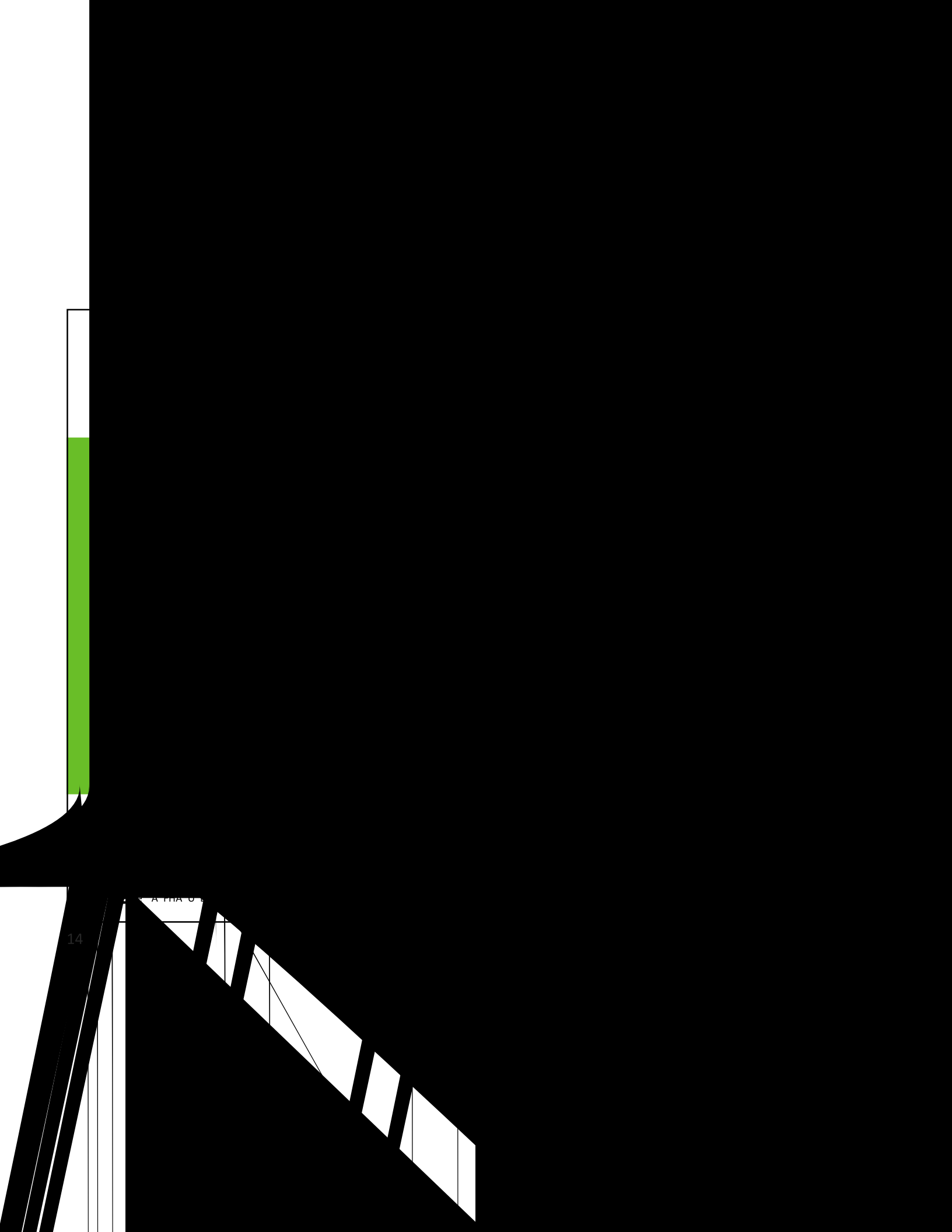
What your credit score ignores

- Age race color religion national origin sex and marital status
- Employment details
- Where the consumer lives
- Current interest rates
- Child/family support obligations
- Information not found in the credit report
- Information not proven to be predictive of future credit performance

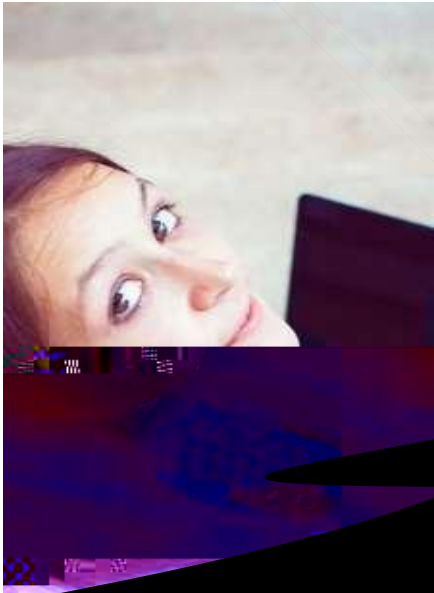
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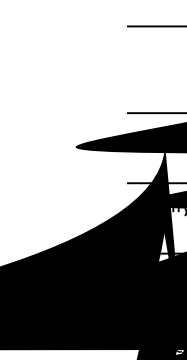




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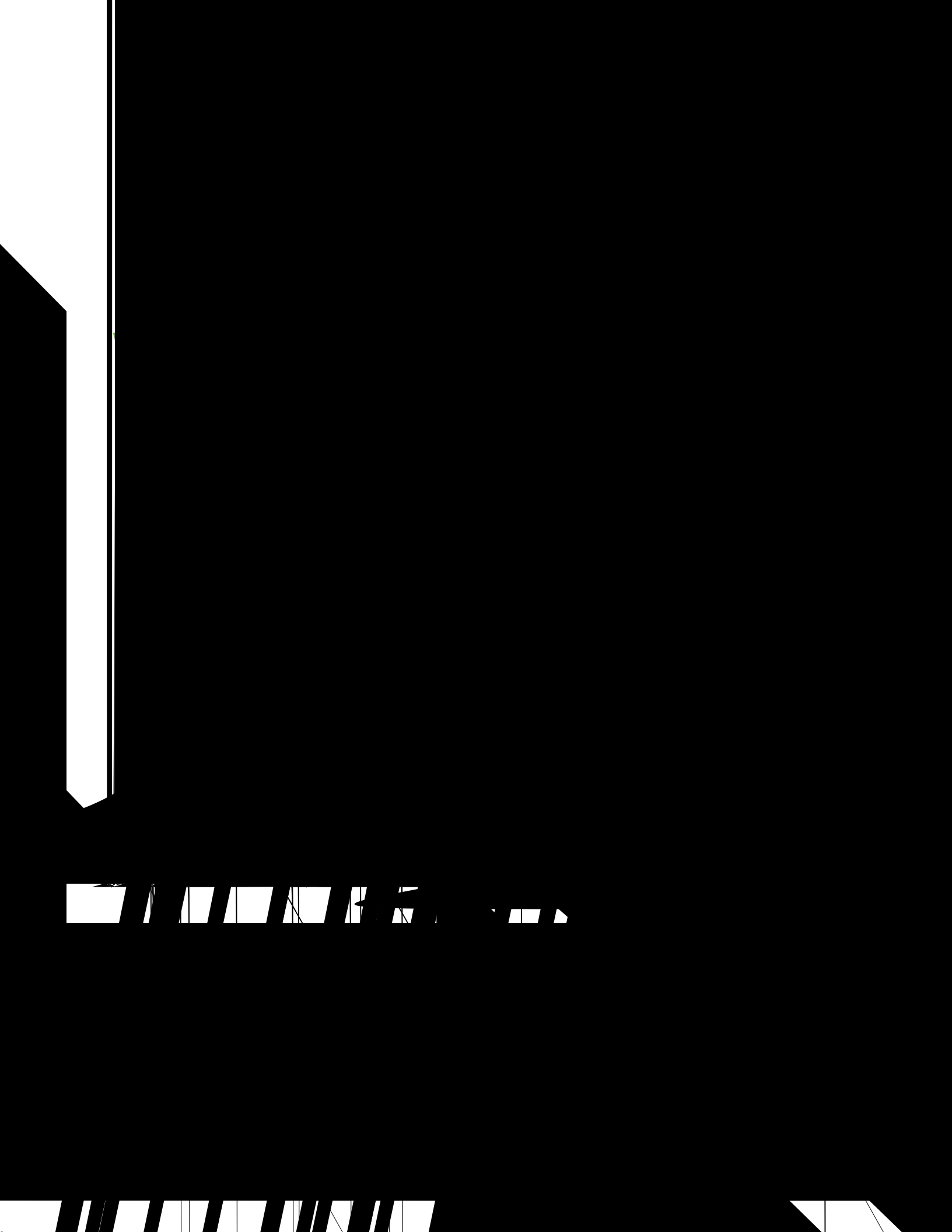


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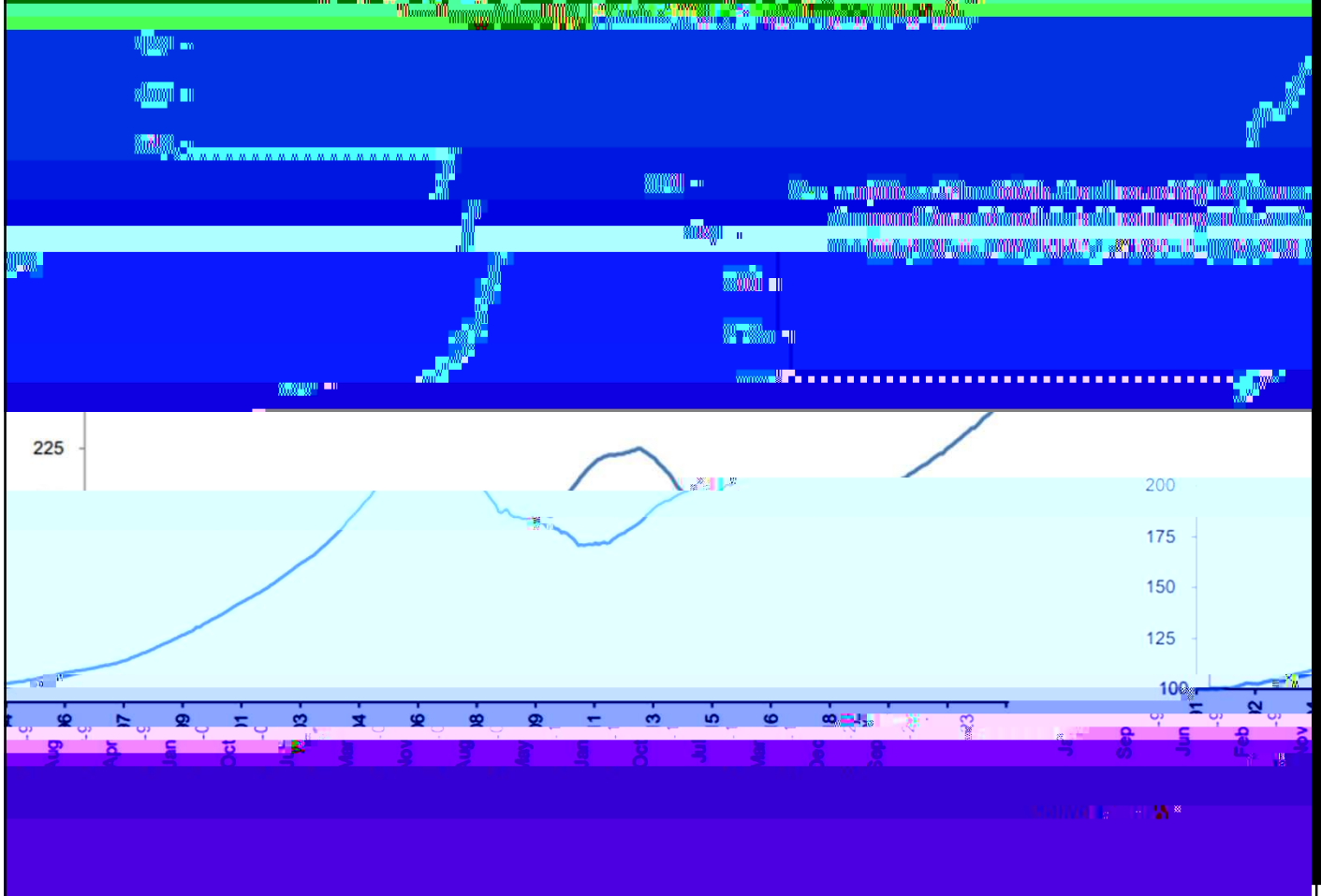


How do you determine how much you can afford?

physicianloans
NOW PART OF HUNTINGTON



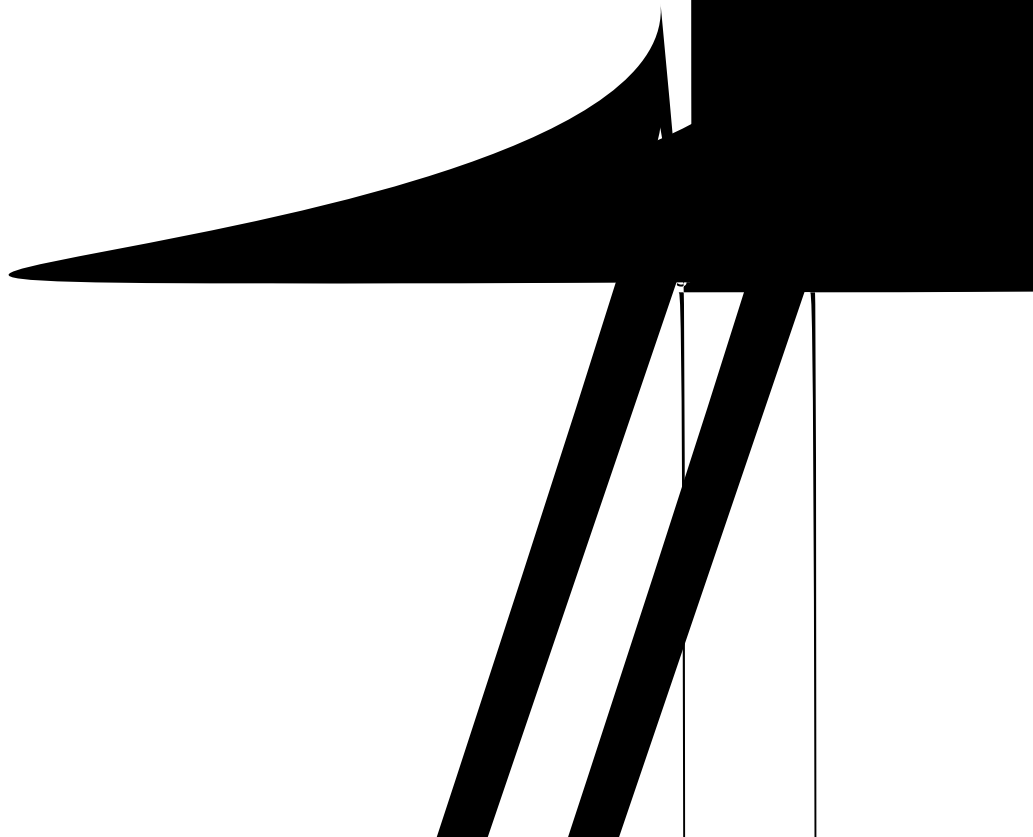
Monthly House Price Index for U.S. from





**To I
Deb
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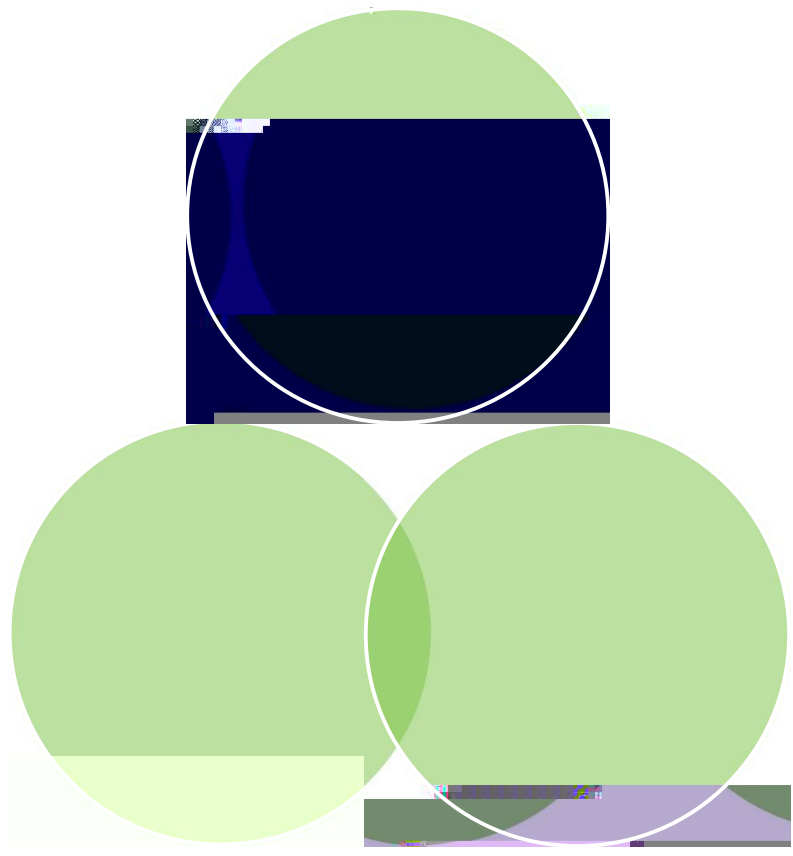
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How do I determine if I should Buy or Rent?





| |

NETDIPCO 25,25

This sample is for illustrational purposes and does not depict an actual transaction.

Timeline-
What To Do and
When

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