

HOW TO READ YOUR Equifax Credit Report

YOUR CREDIT REPORT SUMMARY

CREDIT SCORE



Your credit score is a number that represents your risk profile as a borrower. The higher the number, the lower the risk for lenders providing you with credit.

CREDIT RATING



Your rating is a rank of your credit score and is based on the five credit score brackets as seen in the Legend.

CONTRIBUTING FACTORS



The Contributing Factors (also known as Key Contributing Factors or KCFs) show what has influenced your score. A KCF with an upwards arrow improves your score and a KCF with a downwards arrow brings your score down.

The more arrows included under 'Impact', the greater the influence of that factor on your score.

SCORE HISTORY



Score history shows your monthly credit score rating in coloured dots so you can visually track any changes to your credit rank each month. The colours of these dots represent where you stand in the five credit brackets as seen in the Legend.



Need Address For Equifax Credit Report

Peter Dale, Helen Jones



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checklists and warning notes references and definitions The authors suggest that this useful book can be dipped into at any part of the mortgage process it doesn't need to be read from page one to the end The extensive table of contents and index will guide you to what you need For the reader's convenience all government and official internet links and all the checklists appear in the appropriate chapters and then they are grouped together in separate appendixes Numerous case studies describe the omissions and pitfalls that face a homebuyer who is blinded by enthusiasm or given good advice by friends and relatives Once you have digested and applied the information in Mortgage Smarts your search for a home should not have any unpleasant financial surprises but a happy ending

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