

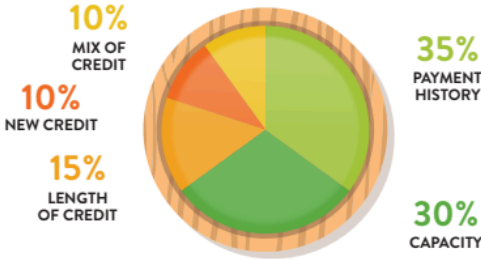
Breakdown of a Credit Score

Understanding how your credit functions is essential when preparing to purchase a home. Here are some key recommendations to help you organize your credit profile effectively before making a home purchase.

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HOW IS A CREDIT SCORE CALCULATED?



PAYMENT HISTORY	Making payments on time boosts your score
CAPACITY	The less you use of your total available credit each month, the better
LENGTH OF CREDIT	A longer history of good credit habits raises your score
NEW CREDIT	Opening lots of new credit cards in a short amount of time can hurt this part of your score
MIX OF CREDIT	A mix of revolving credit (credit cards) and installment loans (mortgages, car loans) boosts your score

WHAT DOES YOUR CREDIT SCORE MEAN?

Actual scores may be interpreted differently, depending on the financial institution.

800 or Higher	<ul style="list-style-type: none">Well above the average score of U.S. consumersDemonstrates to lenders that the consumer is an exceptional borrower
740 to 799	<ul style="list-style-type: none">Above the average of U.S. consumersDemonstrates to lenders that the consumer is a very dependable borrower
670 to 739	<ul style="list-style-type: none">Near or slightly above the average of U.S. consumersMost lenders consider this a good score
580 to 669	<ul style="list-style-type: none">Below the average of U.S. consumersSome lenders will approve loans with this score
Lower than 580	<ul style="list-style-type: none">Well below the average of U.S. consumersDemonstrates to lenders that the consumer is a risky borrower

READY FOR YOUR FREE ANALYSIS AND GAME PLAN?

SCAN HERE



What the analysis and game plan entail:

- Identify factors negatively impacting credit scores
- Create a personalized game plan
 - Review credit report for errors
 - Determine if disputes are necessary
 - Provide steps for resolving credit issues
 - Provide recommendations for score improvement
 - Set a timeline for achieving credit goals
- Monitor progress and adjust the plan as needed

A CREDIT SCORE

is a number used by financial institutions and credit card companies to determine risk level when issuing you a loan or a credit card.

STAY ON TRACK:

MONITOR & REVIEW YOUR CREDIT

- MyScore IQ (FICO Scores + Industry Specific: Mortgage) - \$1 for 7 days
- Experian (FICO Scores)
- MyFico.com



ESTABLISH & MAINTAIN POSITIVE CREDIT

- Establish at least 2 Revolving Accounts (Credit Cards)
 - CreditStrong.com
 - Kikoff.com
- Establish at least 1 Installment (Auto loan, personal loan)
 - Self.Inc

RECOMMENDATIONS:

- Maintain balances on your credit cards between \$10 and 10% of the limit.
- Complete an Opt-Out (if you haven't done so) at <https://www.optoutprescreen.com/>.

Visit www.clovercreditsolutions.com for additional information on how the credit restoration process works, frequently asked questions and enrolling online.