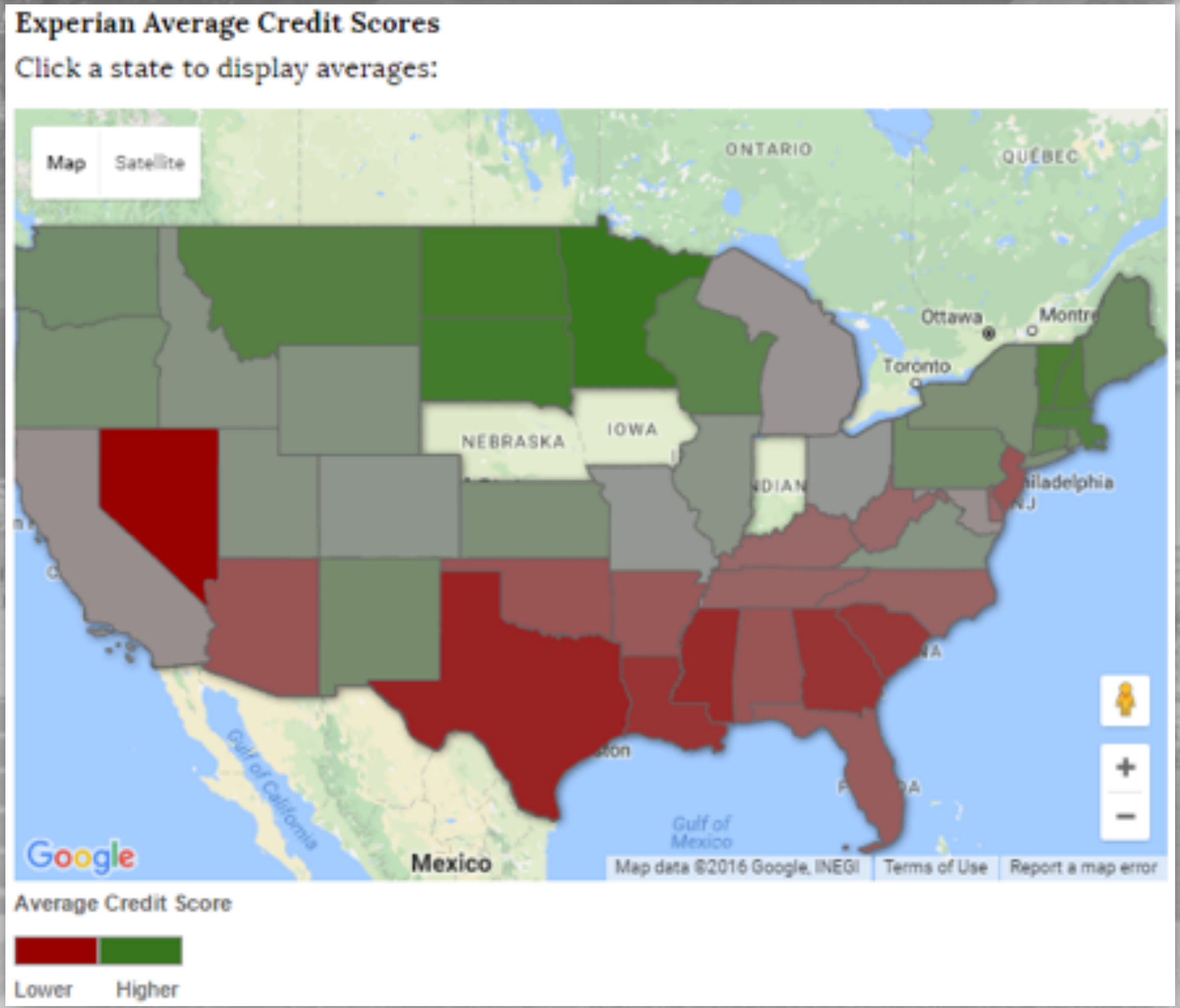
Typical Credit Profile

Your Credit Profile

- Mortgage lenders rely heavily on your credit score to evaluate your qualifications for a home loan
- Excellent credit gets a score of 750 or above
- Good credit, 700-749
- Fair credit, 650-699
- Poor credit, 600-649
- Bad credit is a score under 600

Credit Scores Indicating Bad Credit



Top 10 States

The following 10 states topped this list of average Experian credit scores:

STATE	Experian Average (330-830)	2011 Mortgage Marvel Score (300 to 850)	2010 Mortgage Marvel Score (300 to 850)
Minnesota	718	739	745
North Dakota	715	711	723
South Dakota	714	739	742
Vermont	712	740	744
New Hampshire	711	741	744
Massachusetts	710	740	744
Montana	709	726	741
Iowa	708	725	733
Nebraska	708	724	723
Wisconsin	707	749	747

Few Tips

- Do not assume you cannot qualify for a mortgage if you have a low credit score because of a limited credit profile — or even no credit score at all
- Lenders are willing to work with borrowers to establish a nontraditional credit profile or to find ways to improve a low credit score
- A larger down payment, higher levels of cash reserves, verifiable income, and co-signers can easily cover your mortgage payment can help compensate for credit issues

Federal Mortgage Programs