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REALTY**



A Guide to what Lenders think of your credit score:

750 or higher: “A+” credit. You’re golden: you can get almost any type of loan, secured or unsecured, at the best rate and could get the best rates on insurance.

720: “A” credit. Generally qualifies you for the best rates.

675: “B” credit. Pretty decent qualifying you for most home and auto loans, maybe at the best rates or perhaps a little higher than the lowest rates.

620: “C” credit. So-so, meaning you can qualify for home loans with some lenders, perhaps through FHA, almost surely not at the best rates.

570: “D” credit: Generally sub-prime; you will have difficulty qualifying for a loan or credit cards at a decent rate.

Below 570: “F” credit. Forget about it.

Remember that lenders look at more than your score. In a home purchase, for example, they also look at your down payment and debt-to-income ratio.

Source: The Plain Dealer, May 22, 2006