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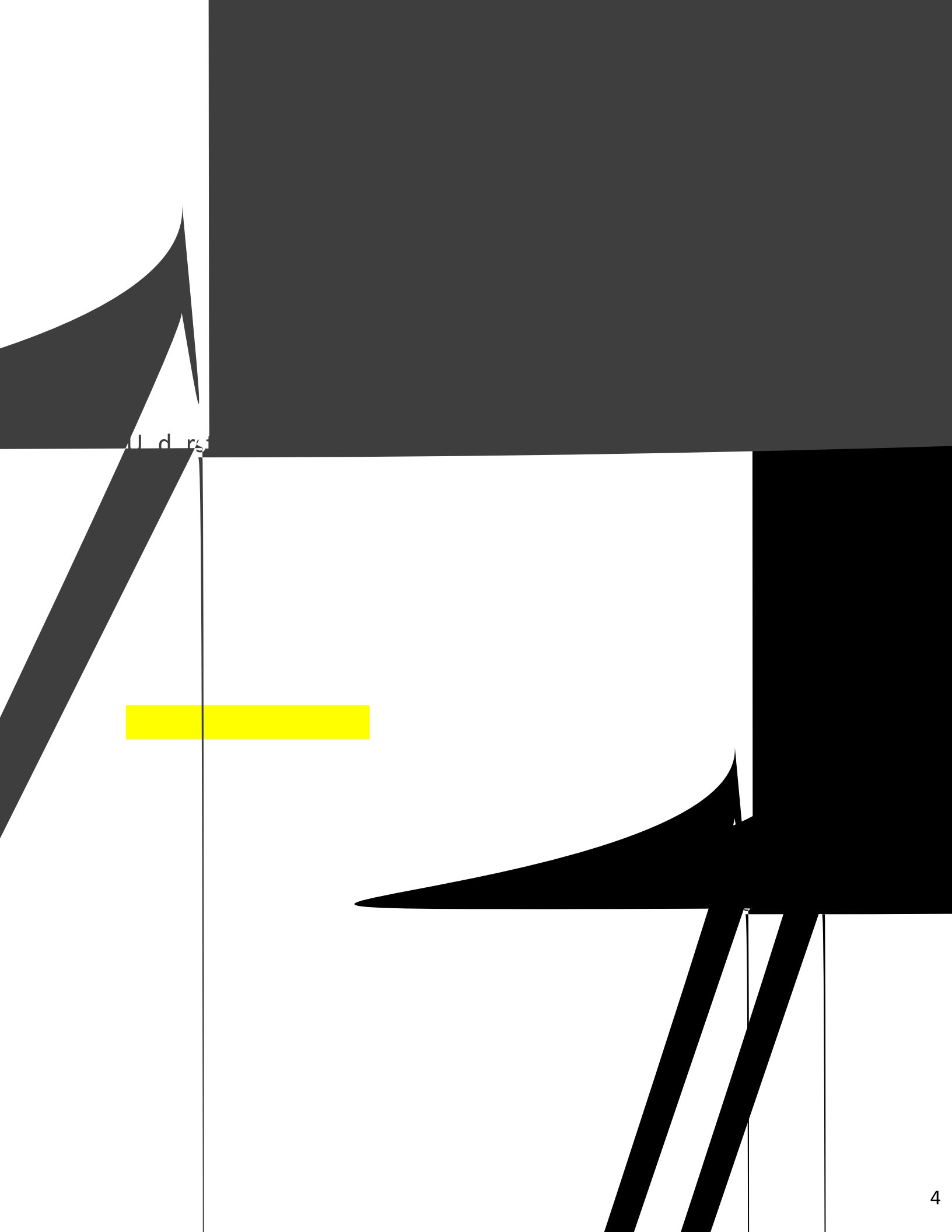


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Understand
Your
credit

physicianloans
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What is a
score?

- A number that summarizes your credit risk
- From credit bureaus that capture, update, and store credit histories
- Lenders use it to set

*Credit
Bureaus*



The FICO® score range

Exceptional 800 or higher

Very Good 740 to 799

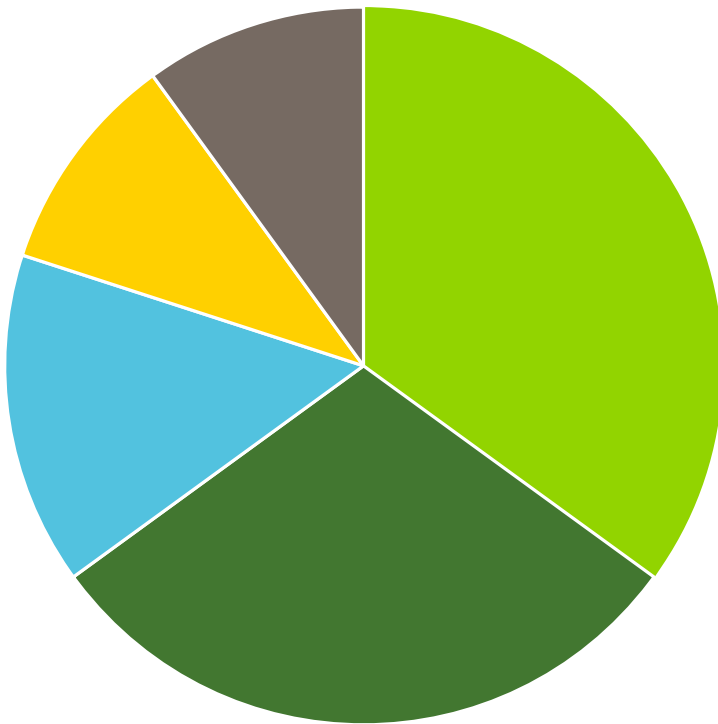
Good 670 to 739

Fair 580 to 669

Poor 579 or lower

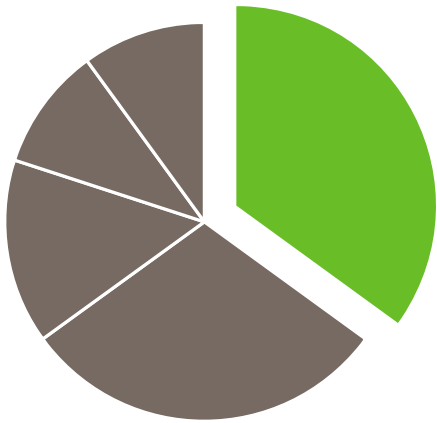
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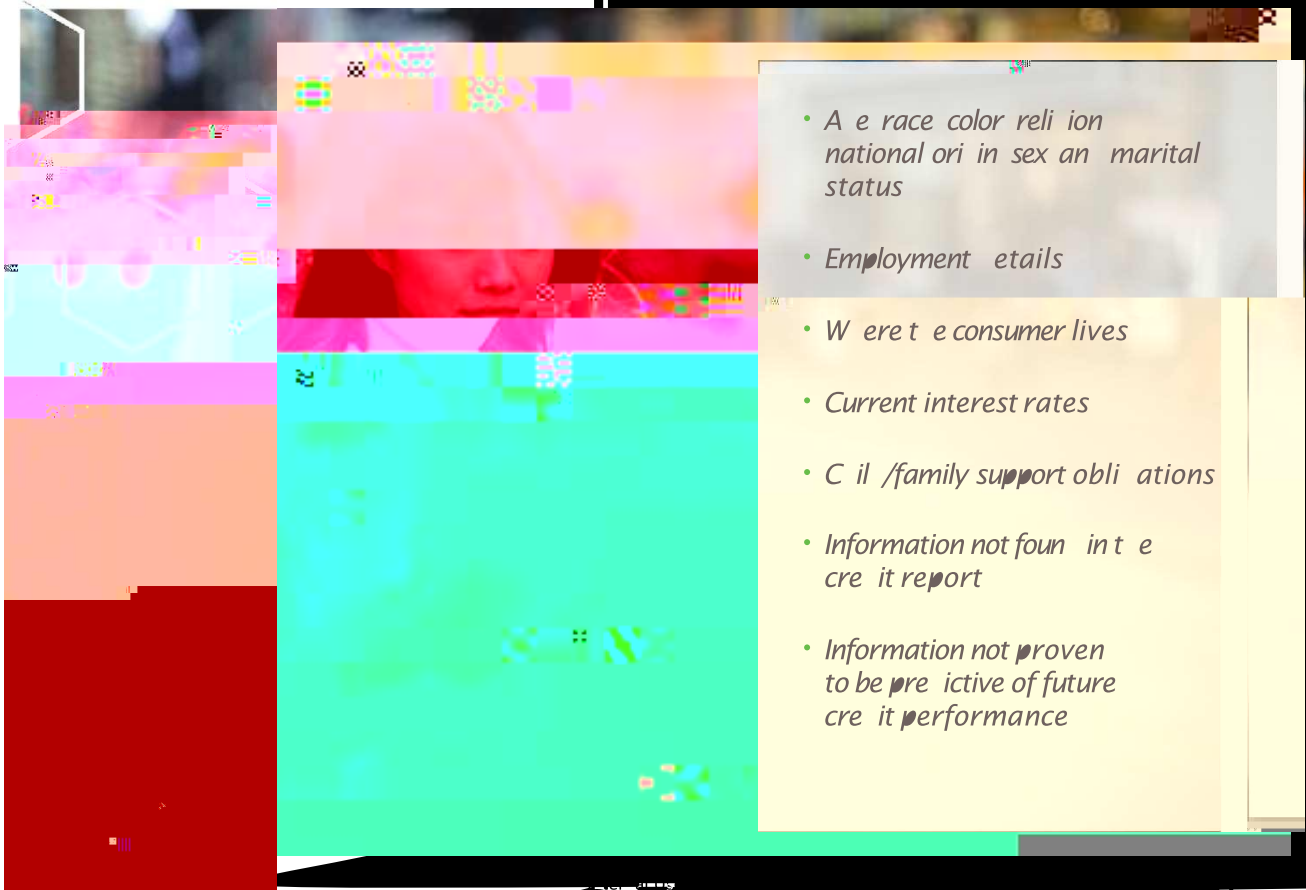
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Payment History: 35%



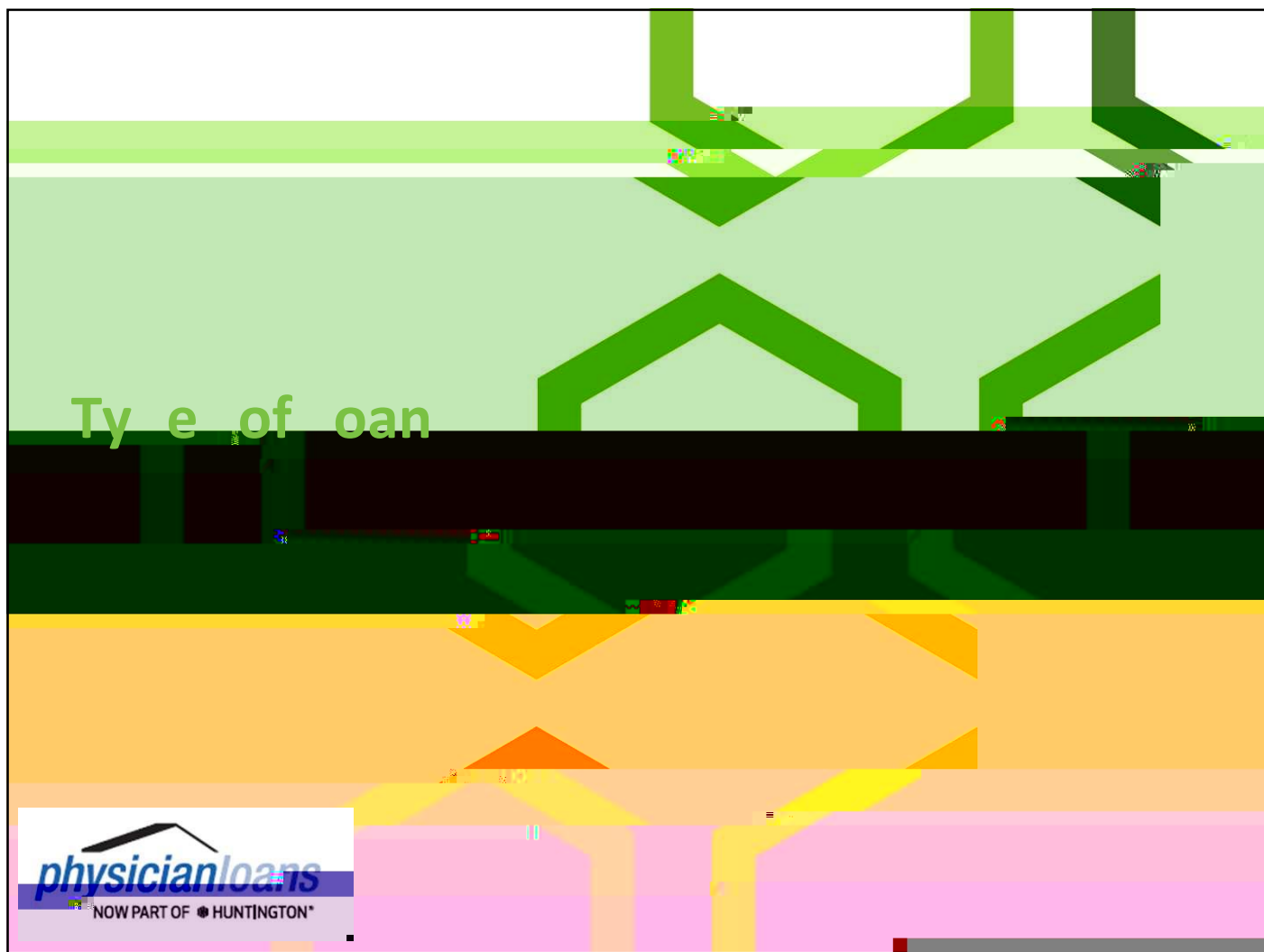
- *Payment information on many types of accounts*
- *Public record and collection items*
- *Details on late or missed payments and public record and collection items*
- *Number of accounts that show no late payments or are currently paid as agreed*

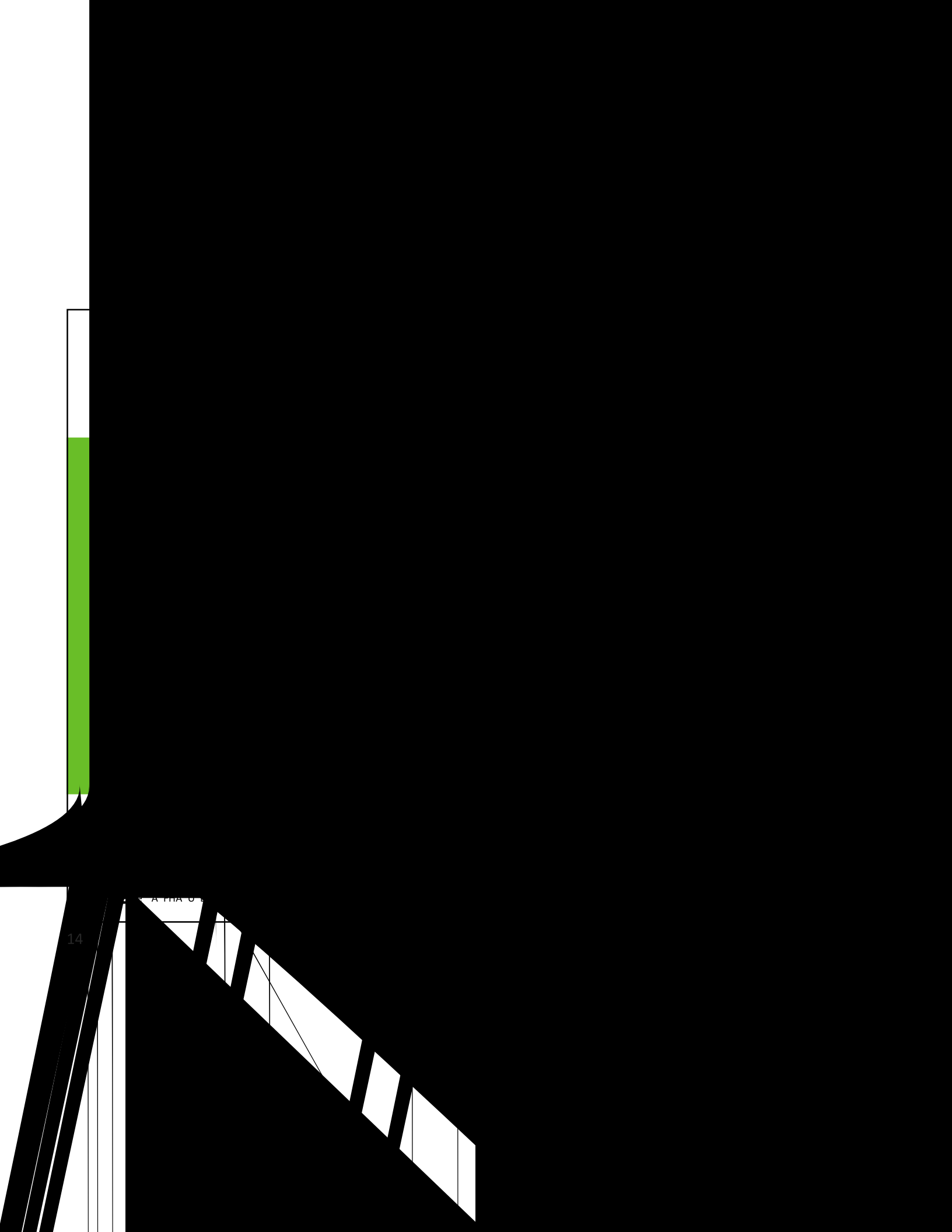
What your credit score ignores

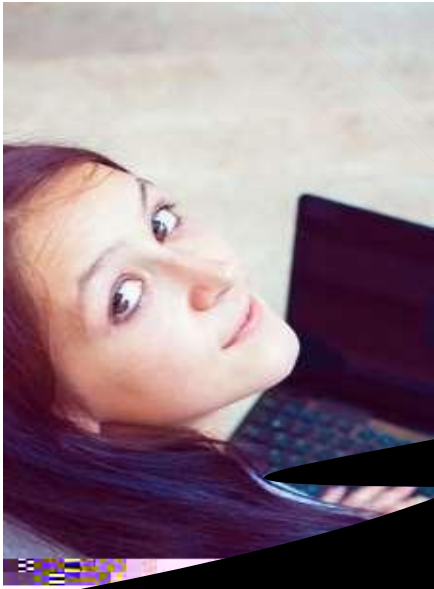


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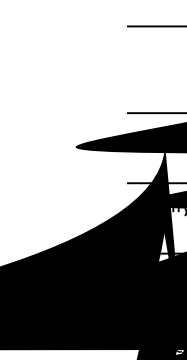
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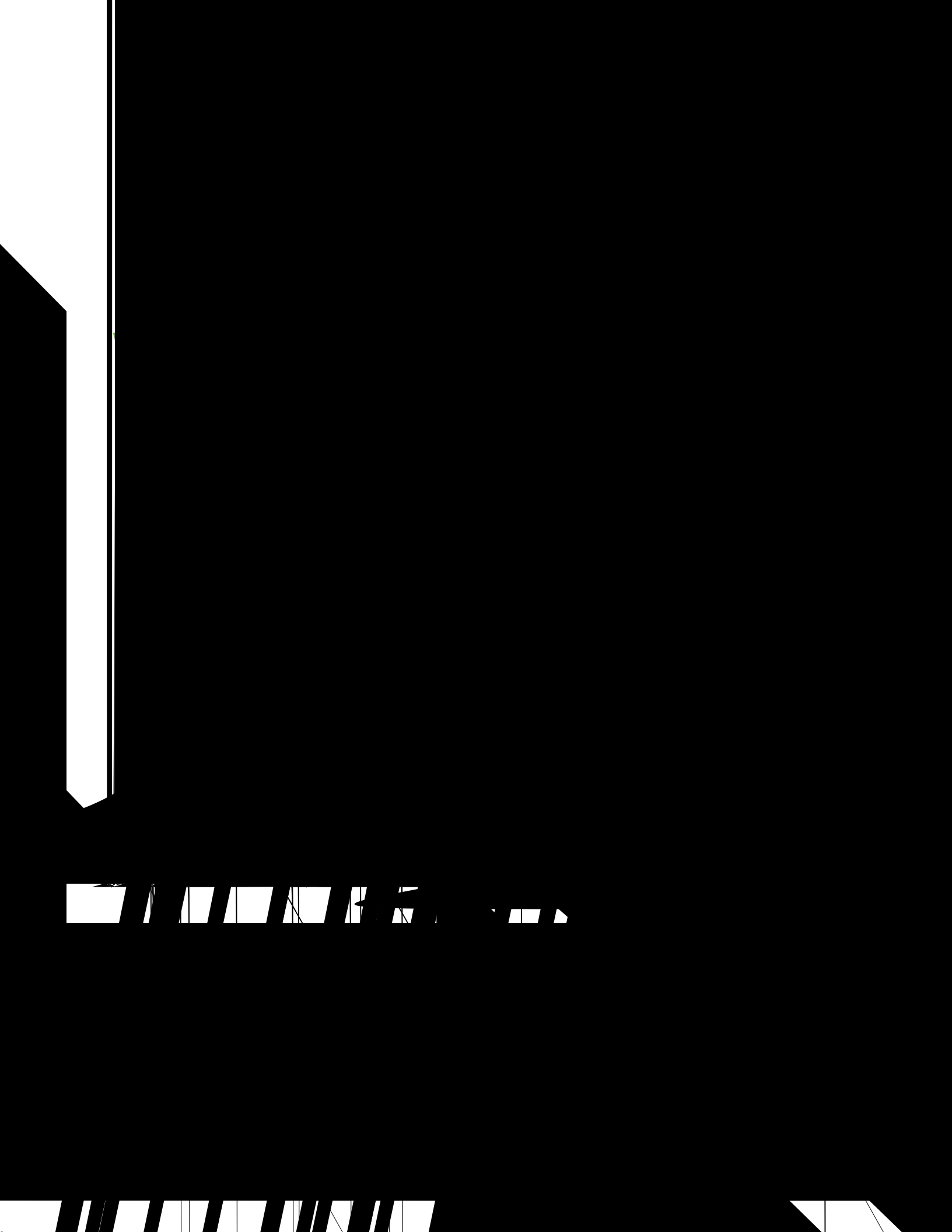


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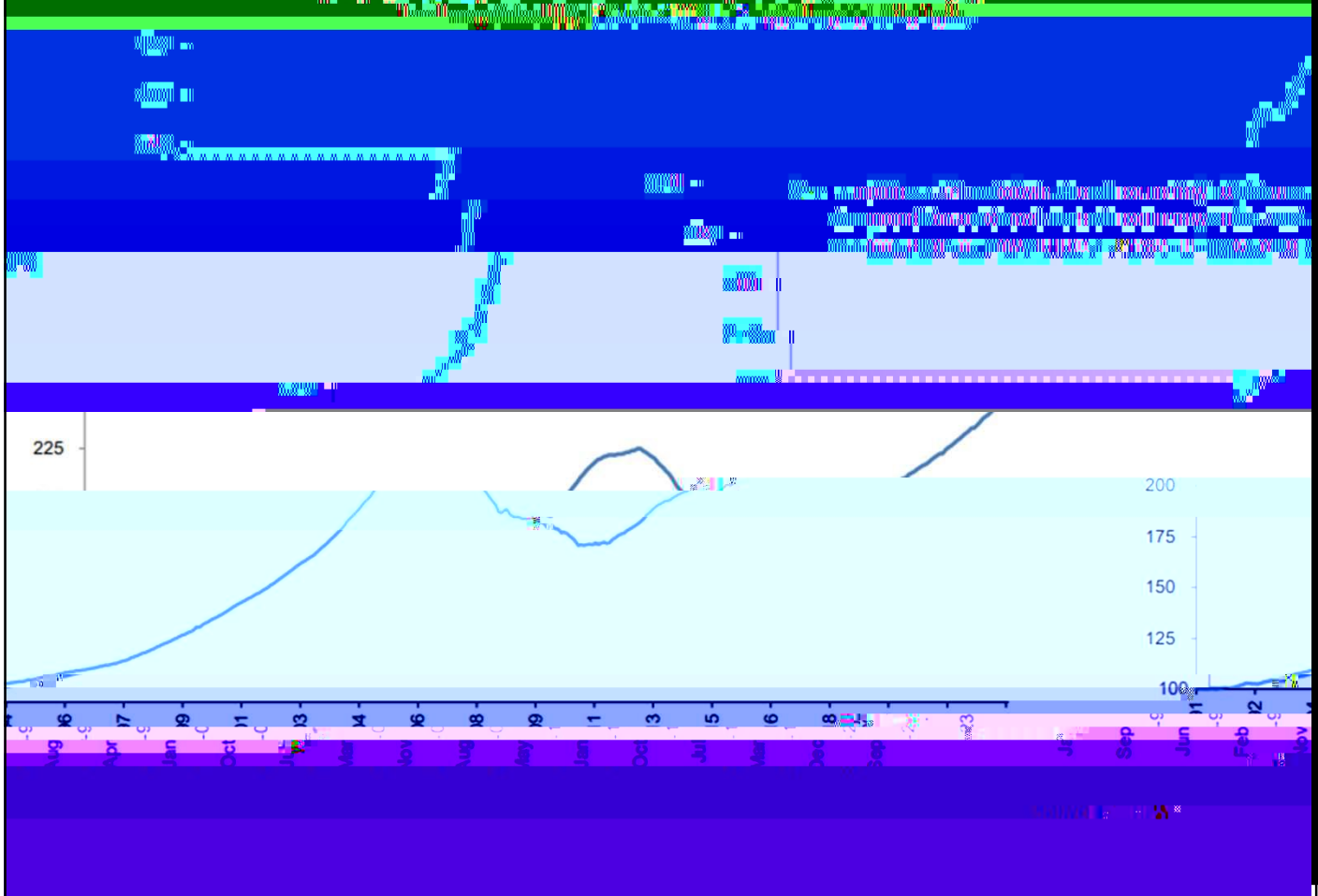


How do you determine how much you can afford?





Monthly House Price Index for U.S. from 1980 to 2013

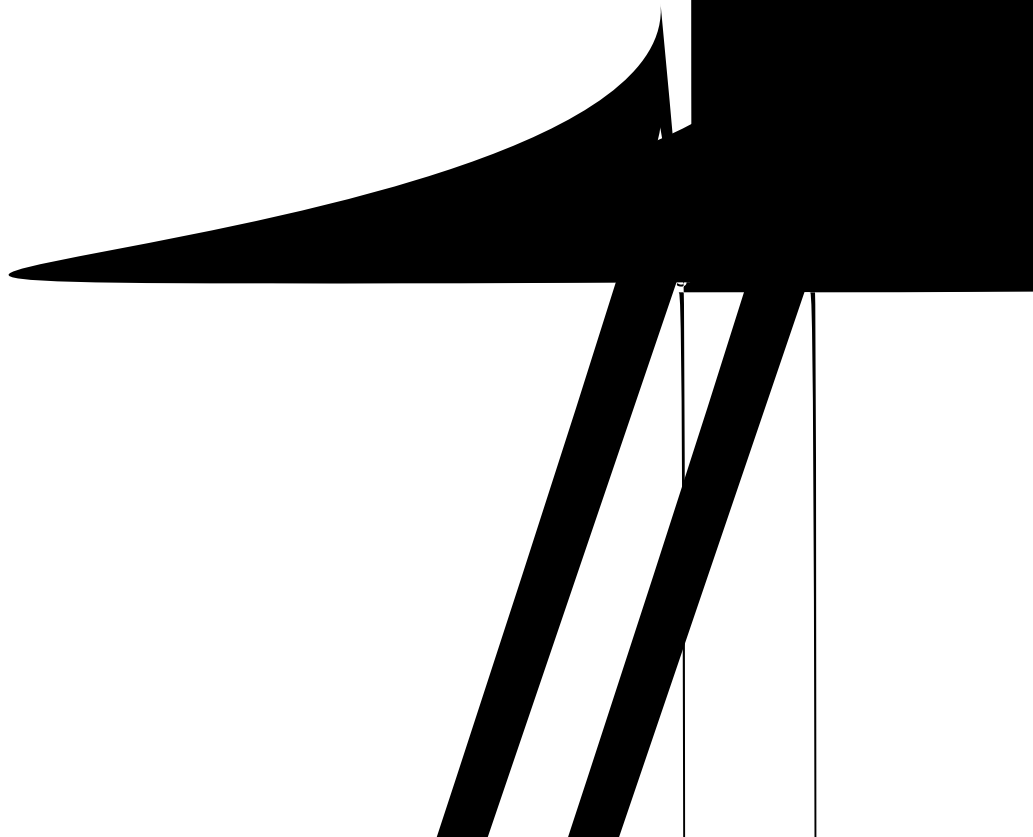




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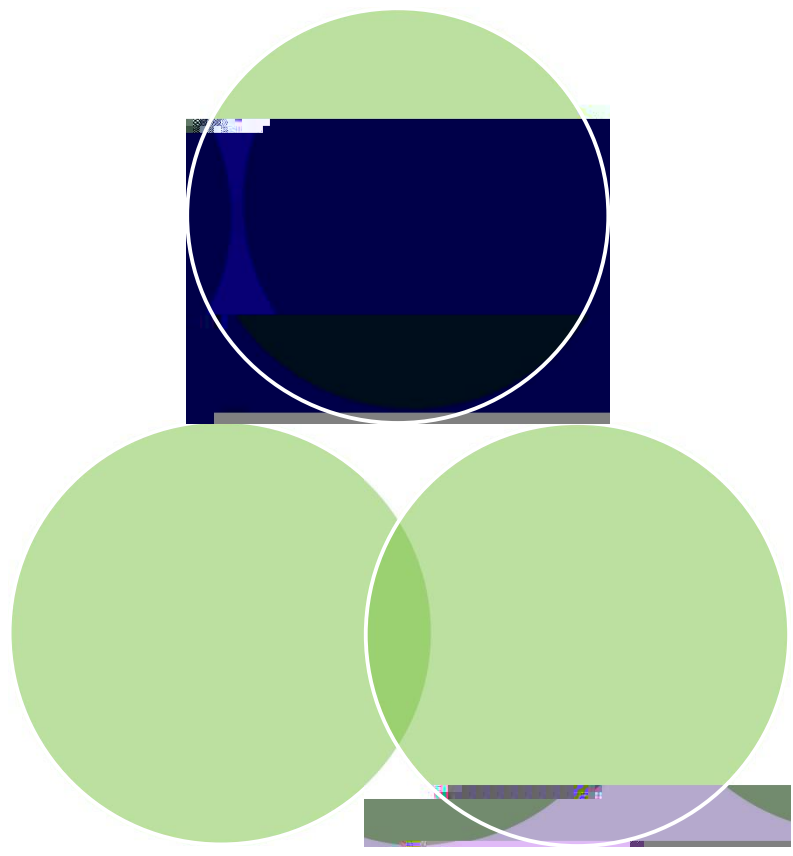
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How do I determine if I should Buy or Rent?





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Financial Statement

Gross Direct Cost 52,1

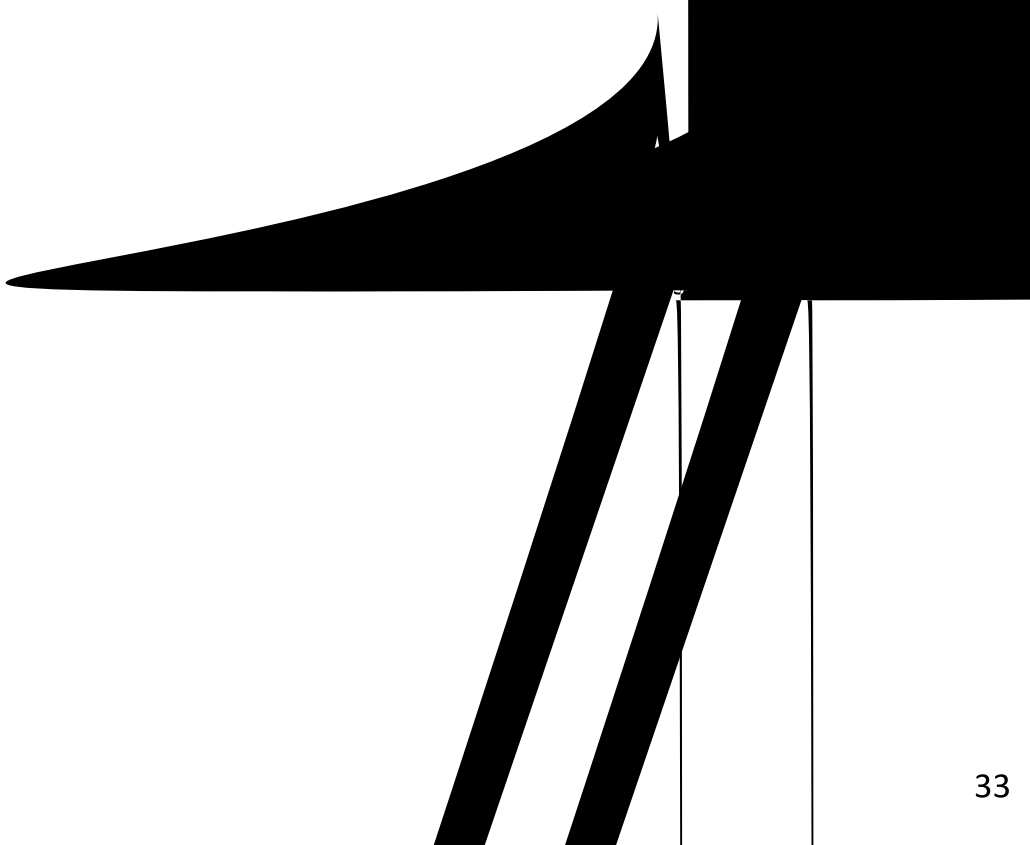
Net Direct Cost 23,25

\$19,50

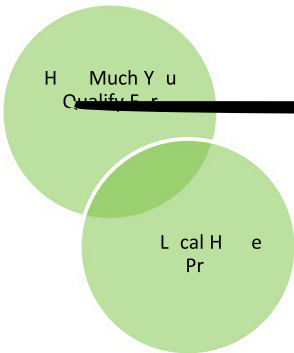
This sample is for illustrational purposes and does not depict an actual transaction.

Timeline-
What To Do and
When

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