



Credit Restoration & Management

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The Hard Numbers

Many people do not realize the incredible savings they can receive with just a small increase in their score. Many lenders base their APRs off of ranges of scores; just a few points on your FICO score could mean thousands of dollars over the life of the loan.

By retaining **Credit Restoration & Management** you can get the credit scoring expertise you need to maximize your ability to raise your score successfully. This table shows what can happen on a loan for \$250,000 on a fixed rate, thirty year mortgage. If you are interested in a higher value home, your savings will only be higher.

If your credit score is less than 720 and you currently have negative information reported on your credit report, then **CreditRAM** can help.

Let's look at what a less than perfect credit score is costing you. The chart below compares the interest paid on a \$250,000 mortgage for different credit scores. Please also keep in mind that a high credit score means you can get approved for a lower down payment.

Credit Score	Interest Rate	Monthly Payment	Interest Paid	Savings Over 30 Years
720+	5.9%	\$1482.82	\$533,822	\$216,389
700-719	6.3%	\$1547.43	\$557,074	\$193,137
675-699	6.6%	\$1596.65	\$574,794	\$175,417
620-674	7.6%	\$1765.19	\$635,468	\$114,743
560-619	8.5%	\$1922.28	\$692,020	\$62,020
500-559	9.4%	\$2083.92	\$750,211	ZERO

CreditRAM Can Help Your Raise Your Score an Average of 50-70 Points!

And what does this mean?

If your FICO score ranges between 500-559 you could benefit as follows by improving your credit profile:

- If your score improves to 720-850, you could save an additional \$216,389
- If your score improves to 700-719, you could save an additional \$193,137
- If your score improves to 675-699, you could save an additional \$175,417
- If your score improves to 620-674, you could save an additional \$114,743
- If your score improves to 560-619, you could save an additional \$62,020

These potentially dramatic savings can be used in a variety of ways to encourage future financial prosperity. Perhaps you could use your savings to start investing for your retirement, or to pay for your children's college tuition. Credit decisions today govern your future.

Even the Score!