

June 2003

## What You Don't Know, Can Hurt You.

Dear Friend,

Seventy percent of Americans have never seen their own credit report or credit score. Do you know that you have a "credit score?"

That score impacts a surprising cross-section of life. Lenders use it to evaluate your eligibility for credit cards and loans. Landlords use it to gauge the likelihood you'll pay the rent. Insurance companies may base your premium on it. Potential employers often use it to assess your character.

Over one hundred variables are included in the calculation of your credit score, so just paying your bills on time, as important as that is, may not rescue you from other credit pitfalls.

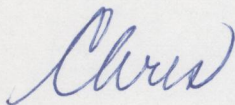
### *Mind Your Own Business*

Be an active guardian of your credit. Before you consider refinancing or remodeling, send for a copy of your credit report and credit score. You want to see in advance exactly what the lender will see.

Bills long overdue or overlooked can show up as a blotch on your credit. A cable bill that didn't make it to your new address. An invoice lost in the mail. A department store error. Since it can take 30-to-60 days to resolve disputes and inaccuracies, take care of your credit first, then go shopping.

The attached article urges you to know, raise, and maintain your credit score. Don't wait another minute.

Sincerely,



**Oh, By the Way...** whenever you come across people who are thinking about buying or selling a home and would appreciate the excellent service that I'm committed to, please call or email with their name and telephone number. I will gladly follow up and help them in every way that I can!

Christine Estes 206-910-7926 mail:CEstes@Windermere.com web:ChristineEstes.MyWindermere.com  
*This is not intended to solicit property already listed.*

**Windermere Real Estate/S.B.A., Inc.**

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