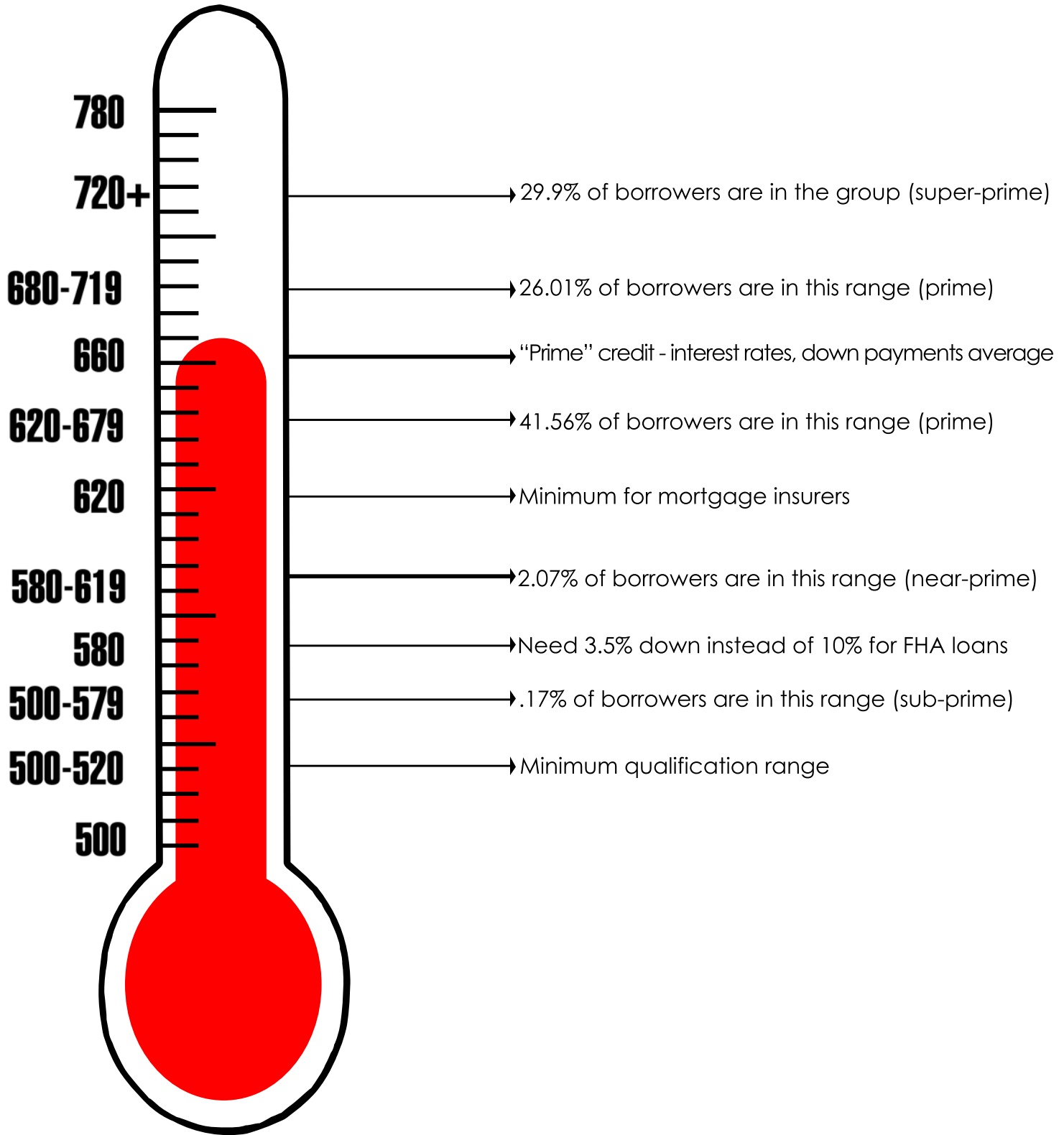


How Can Your Credit Score Affect MORTGAGE QUALIFICATION?



Things to Keep in Mind



Credit score is one factor among many in your mortgage qualifications



Other factors include, income, length of time in job, other expenses/debts



A low credit score can be offset by having a larger down payment



Small lenders and credit unions have more flexibility in mortgage approval