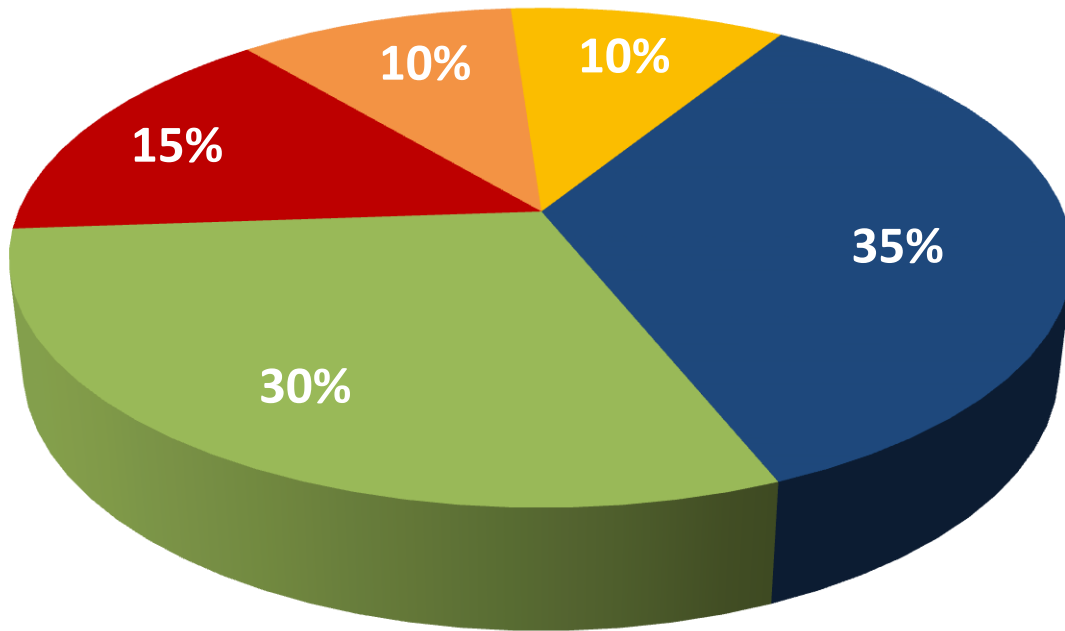


■ Length of credit history
 ■ Credit mix
 ■ New credit
 ■ Your payment history
 ■ How much you owe



Credit Score Rating Chart:

760-850	Excellent
700-759	Very Good
723	Median Fico Score
660-699	Good
687	Average Fico Score
620-659	Not Good
580-619	Poor
500-579	Very Poor

How long does Adverse Information Stay on Your Credit Report?

“Forever.” This is incorrect, although it may seem like forever when you want to be credit active and adverse data is preventing your credit activity.

For the most part, this is a cut and dry subject. The correct answers appear below.

- Arrests, indictments (seldom present although the law allows them be reported) 7 Years
- Late payment information 7 Years
- Repossessions 7 Years
- Collection accounts 7 Years
- Profit/loss write offs 7 Years
- Charge offs (paid or unpaid) 7 Years
- Tax liens 7 Years
- Civil judgments (depending on the state) 7 Years
- Bankruptcy (depending on the chapter filed) 7 Years

As indicated above, some states allow reporting of judgments for seven years and others for ten years.

An interesting note on tax liens is that an unpaid tax lien has no statutory length for reporting the lien. In addition, the seven-year reporting time period may start from the payment date, rather than from the assignment/adjudication date is usually considered as the “start” date for calculating a reporting time period.) Our research has found that credit bureaus usually remove tax liens seven years from the date assigned/reported, rather that the date paid.