



Extra Credit

You know that your credit score is one of your most precious resources — a good score can open doors and save you money. But what if your score got a little bruised amid the recent credit crunch? Don't fret. Max out your credit rating with these tips for repairing the damage.

- Order your credit reports from the top three credit bureaus — Equifax, Trans-Union and Experian. It's likely that each is slightly different. Creditors aren't required to report to all three credit bureaus, so they typically report only to the credit bureau to which they also subscribe.
- Examine your reports carefully. Nearly every consumer has an error on at least one credit report from one of the major credit bureaus. Carefully look for everything from typing errors, outdated and incomplete information to inaccurate account histories. Make a

thorough list of items you want to dispute and why.

- Dispute. You can either complete the dispute form provided with your credit report or write a letter. Clearly identify each mistake, and state why it's wrong. Send a photocopy of your credit report with the mistakes circled to the reporting credit bureau. Include copies of supporting documents.
- Document, document, document. Keep copies and records of all the forms, letters and documentation you send to the credit bureaus, plus the dates you sent them. The credit bureau must investigate any relevant dispute within 30 days of receiving your letter. Any item that is not verified by a creditor is removed.

Source: BankRate.com

Say Yes to

Buying or selling a home can seem like an overwhelming task. But the right REALTOR® can make the process easier — and more profitable.

A Certified Residential Specialist (CRS), with years of experience and success, will help you make smart decisions in a fast-paced, complex and competitive market.

To receive the CRS Designation, REALTORS® must demonstrate outstanding professional achievements — including high-volume sales — and pursue advanced training in areas such as finance, marketing and technology. They must also maintain membership in the NATIONAL ASSOCIATION OF REALTORS® and abide by its Code of Ethics.

Work with a REALTOR® who belongs among the top 4 percent in the nation. Contact a CRS today.

DID YOU KNOW

January is National Radon Action Month. Radon, a cancer-causing natural radioactive gas that you can't see, smell or taste, may be present in your home and can pose a danger to your family's health. Make sure your home is tested.

Source: Environmental Protection Agency



Do you know someone who is thinking about buying or selling a home? Please mention my name.

This newsletter is for informational purposes only and should not be substituted for legal or financial advice. If you are currently working with another real estate agent or broker, it is not a solicitation for business.

