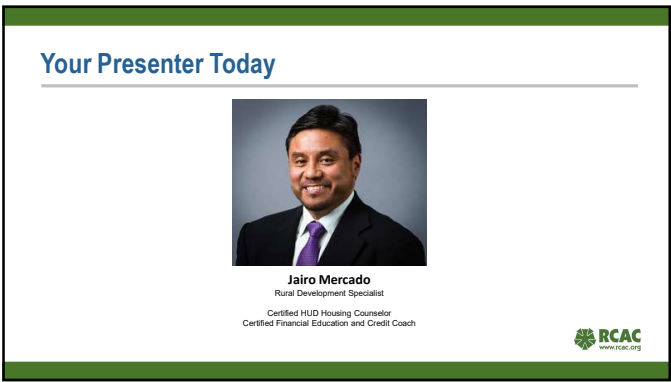


1





2



3

Who are the players in the Credit World


- The Data Furnisher
- The Consumer
- The Credit Bureaus
(Consumer Reporting Agencies)
- The User

4

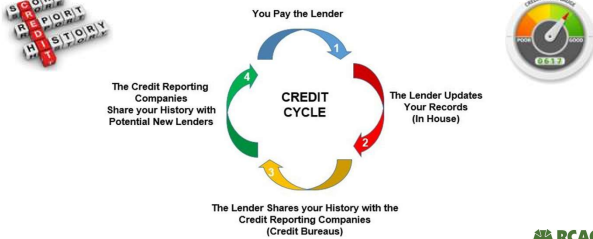

FICO® Score Facts

- The **Fair Isaac Corporation**, better known as **FICO®**, has **MANY SCORE MODELS**
- A 2012 report from the Consumer Financial Protection Bureau (CFPB) puts the number of FICO® scores at 49
- The **FICO® 8** model is the most widely used **scoring model for general lending**
- For mortgage loans, lenders **may** use different versions, such as FICO® 2, FICO® 4, or FICO® 5
- Car loan issuers can use the same options: FICO® 2, FICO® 4, FICO® 5, or FICO® 8
- In 2020 FICO® released two new credit **scores**: the "**FICO® 10**" and "**FICO® 10T**"



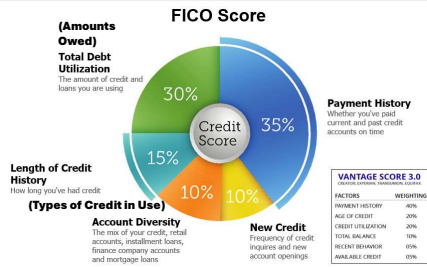
5

The Credit Cycle

6

How is the Credit Scores Calculated



7

Credit Score Calculations

Payment History 35%

- Identifies if credit accounts have been paid on time
- Includes the payment history of all revolving and installment debt
- Includes public record and collection items and details on late or missed payments
- Calculates how many accounts show NO late payments

Total Debt Utilization 30% (Amounts Owed)

- Revolving accounts only
- Takes into consideration the amount that is owed (balance) versus the maximum amount that can be borrowed (credit limit)
- Credit score is maximized by keeping revolving account balances less than 30% of the total credit limit
- The recommendation is to keep the balance at less than 10% of the limit



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Credit Scores Calculation (Cont.)

Length of Credit History 15%

- How long credit accounts have been opened
- The age of the oldest account
- The average age of ALL the accounts
- How long specific credit accounts have been opened
- How long it has been since the used of certain accounts use

New Credit 10%

- How many accounts are new
- When was the last time a new account was opened
- How many times new credit has been requested
- How long since inquiries were made, by lenders and consumers
- If after past payment problems, has been a good recent payment history

Account Diversity 10% (Types of Credit in Use)

- Revolving
 - Credit Cards
 - Home Equity Line of Credit
 - Personal Line of Credit
- Installment
 - Mortgage
 - Student Debt
 - Car Payments
 - Personal Loans



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Credit Improvement Tips



- **There isn't a one-size-fits-all** way to increase credit score. Reviewing the Credit Reports often will help keep it clean and accurate
- **Pay Twice a Month**, splitting up the monthly payment into two will lower the monthly balance quicker, and it will save money on interest charges
- **Negotiate a lower interest rate**, it will help pay off the balance faster
- **Using Credit**, is the most efficient way to improve a credit score



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Consumer Rights

Several Laws Protect Consumer Rights

The Federal Trade Commission (FTC), enforces federal consumer protection laws that prevent fraud, deception, fraudulent and unfair business practices

A consumer has the right to:

- Report and remove unauthorized inquiries
- Add information to his/her credit report
- Add a consumer statement to the credit report
- Ask for reinvestigation of a dispute
- Ask about why is not getting a response from a request for information
- Dispute any inaccurate information



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Consumer Rights Laws



- The Equal Credit Opportunity Act (ECOA)
- The Credit Card Accountability, Responsibility, and Disclosure Act (CARD Act)
- The Fair Debt Collection Practices Act (FDCPA)
- The Fair Credit Reporting Act (FCRA)



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Credit Improvement Tips



- **Remove variations** of Name and Old Address (the CR should only have one legal name and legal address)
- **Avoid closing** the oldest account
- Using credit cards for **small day-to-day purchases** and consistently paying them right away (after the transaction has been recorded) will show responsibility with credit
- **Do not ask for a Credit Limit Increase**; wait for it to occur naturally (issued by the lender)



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The Credit Reporting Bureaus/Agencies/Repositories

The Big Three

(Primary Bureaus)

EQUIFAX TransUnion experian

AnnualCreditReport.com

FREE Annual Credit Reports

AnnualCreditReport.com is the ONLY authorized source to get your free annual credit report under federal law.



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The Credit Reporting Bureaus/Agencies/Repositories

The Secondary CR Agencies

(Also Known as Hidden Bureaus)

- Innovis
- SageStream
- LexisNexis
- ARS (Advance Resolution Services Inc.)
- Connect (Previously PRBC)



* Opt-out of the following data-gathering website:
<https://www.optoutprescreen.com/>



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What do they do?

Innovis –
www.innovis.com
<https://www.innovis.com/personal/optOutOptIn>

LexisNexis –
consumer.risk.lexisnexis.com
<https://optout.lexisnexis.com/>

SageStream –
www.sagestreamllc.com
<https://www.sagestreamllc.com/opt-out-c>

ARS –
www.ars-consumeroffice.com

To Opt-out must mail a letter with the request including your full name and address (5 yrs.), if the request is for a permanent opt-out the letter must include the signature



Connect (PRBC) –
www.microbiltconnect.com




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FICO® Useful Websites

- To get a free Equifax FICO® Score 8
 - <https://www.myfico.com>
- FICO® Credit Empowerment Program
 - <https://www.fico.com/en/sabf>
- FICO® Score Open Access for Credit and Financial Counseling
 - <https://communityfico.com/s/openaccesscfc>





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Credit Improvement Tips



- Request a Pay-for-Delete**, for Collections and especially for Charged Off accounts, if a partial payment is made it can reactivate the debt and lower the credit score
- Have Patience**, an excellent credit score is often the result of conscientious financial behavior and will take time
- Sign up for free credit monitoring**, this can help alert of important changes in the CR
- Having a balanced **mixture of types of debts** can be better for a higher credit score than having all the debt in a single type of debt



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How Long do Negative Items Stay on the CR

Types of Negative Information	Maximum Time on the Credit Report
Charge-Off & Collection Accounts	7 years from the date it became delinquent
General Civil Judgment	7 years from the filing date
City, County, State & Federal Tax Liens	7 years from the date paid off (if not paid it may remain in the credit report indefinitely)
Chapter 7, 11 & 12	10 years from the filing date Accounts included in bankruptcy (BK) will remain 7 years from the date they were reported as included in the BK or from the original delinquency date
Chapter 13	7 years from the filing date Accounts included in bankruptcy will remain 7 years from the date they were reported as included in the bankruptcy or from the original delinquency date



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Credit Dispute Process

- **Credit Dispute Process:** Credit Bureaus utilize the E-OSCAR system to read/review disputes.
 - **** Always mail dispute letters via certified mail ****
 - *If possible, hand write the dispute letter, this can help to have a human read and review the dispute.*
- **Always dispute based on the law, and include a reference to it and the request letter**
 - (e.g., FCRA § 611 15 U.S.C. § 1681i refers to inaccurate reporting)
 - (e.g., FCRA § 605B 15 U.S.C. & 1681 c-2 states that an account involved in identity theft must be removed within four business days of receipt of the request)
 - (e.g., 5 U.S.C. § 552e(i)(3), states that any agency that fails to maintain any record with accuracy, relevance, timeliness, and completeness as is necessary to guarantee fairness in any determination shall not use such record)



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Credit Dispute Process

- The Credit agencies created an online dispute system called **eOSCAR (electronic Online Solutions for Complete Accurate Reporting)** that can be used to dispute items on the credit report
- **Credit is a game; to win we must know the rules of the game;** many people are losing the credit game because nobody ever taught them how to play it. The credit agencies, every creditor, and collection company in the country know these rules
- **Write dispute letters and mail using certified mail**
 - Do not send them personal information: (SS#, DOB, Phone Number, Etc.)
 - They can use this information to verify the account, they should have this information if the account is legit, is their responsibility to prove to you that you owe the amount



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Credit Dispute Process



- **Dispute Credit Report Inaccuracies**

Inaccuracy samples:

- Charge Off remarks dated after the account was closed
- A debt collector fails to identify the original creditor
- A collection should not report/show a late payment, it is by default late
- A collection shows "Open" status
- A collection or Charge Off should not report/show a past-due amount
- Late payments are listed with different amounts
- Last activity listed with different dates
- Last Payment listed with different dates



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Sample of Inaccurate Reporting

TransUnion		Experian	Equifax
Account #:	200401025***		200401025***
Account Type:	Revolving		Revolving
Account Type - Detail:	Charge account		Charge account
Bureau Code:	Individual		Individual
Account Status:	Transferred		Transferred
Monthly Payment:	\$0.00		\$160.00
Date Opened:	05/12/2004		05/12/2004
Balance:	\$0.00		\$0.00
No. of Months (Items):	0		0
High Credit:	\$3,982.00		\$2,805.00
Credit Limit:	\$2,805.00		\$0.00
Past Due:	\$0.00		\$0.00
Payment Status:	Late 90 Days		Late 90 Days
Last Reported:	10/06/2019		10/01/2019
Comments:	Purchased by another lender		Account transferred or sold
Date Last Action:	06/15/2019		05/01/2019
Date of Last Payment:	05/29/2019		05/01/2019

Two-Year payment history		Legend	
Month	Year	TransUnion	Experian
10	10	100	100
11	10	100	100
12	10	100	100
1	11	100	100
2	11	100	100
3	11	100	100
4	11	100	100
5	11	100	100
6	11	100	100
7	11	100	100
8	11	100	100
9	11	100	100
10	11	100	100
11	11	100	100
12	11	100	100
1	12	100	100
2	12	100	100
3	12	100	100
4	12	100	100
5	12	100	100
6	12	100	100
7	12	100	100
8	12	100	100
9	12	100	100
10	12	100	100
11	12	100	100
12	12	100	100
1	13	100	100
2	13	100	100
3	13	100	100
4	13	100	100
5	13	100	100
6	13	100	100
7	13	100	100
8	13	100	100
9	13	100	100
10	13	100	100
11	13	100	100
12	13	100	100

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Credit Improvement Tips


- **Freezing the Secondary CR before disputing** will help during a dispute process
- **Keep the Primary and Secondary CRs when not looking for credit** (unfreeze before applying for credit and keep it accessible for an adequate time frame)
- Pay attention to the **Statement Date**: This is typically when the creditor reports to the Credit Agencies, your activity for the month
- Pay attention to the **Due Date**: This is typically when the creditor requires you to make the monthly payment



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Credit Dispute Web Addresses to Dispute

- **TransUnion:**
<https://www.transunion.com/credit-disputes/dispute-your-credit>
 - **Equifax:**
<https://www.equifax.com/personal/disputes>
 - **Experian:**
<https://www.experian.com/disputes/main.html>
- 



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Sample - Inaccurate Reporting Letter

[illegible]

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Sample - Validation Letter

[illegible]

Please also supply detailed information for following information:

- Does your team have a debt collection letter from any state? If so, provide the date of the letter, the name on the letter, the license number, and the name, address and telephone number of the state agency issuing the letter.
- If you are contacting us from a place outside any state, does your organization have a debt collection letter from that state? If so, provide the date of the letter, the name on the letter, the license number, and the name, address, and telephone number of the state agency issuing the letter.

- **Why You Need It** It covers the debt, and to whom I owe it, including:
 - The full and legal name and address of the creditor to whom the debt is currently owed, and the full account number used by that creditor.
 - The debt itself started with a different creditor, please the name and address of the original creditor, the account number and by that creditor, and the account used to that creditor at the time it was transferred. When you identify the original creditor, please provide any other name by which I might have known it, if it's different from my official name. In addition, tell me when the current creditor obtained the debt and who the current creditor obtained it from.
 - Recent credit cards and documentation that there is a valid basis for claiming that I am required to pay the debt to the current creditor. For example, you can provide a copy of the written agreement with no negative assignment and all other pertinent information that control the original requirement to pay. (Do not just send me a bill, a bill to me is not enough.)

The amount and age of the debt, specifically:

- A copy of the last original billing statement used to create the original condition showing any balance and address.
- Dates of the age of the debt when you obtained it when that was, and the detailed amount owed, including late and attorney fees (if any).
- Where have been any additional interest, fees, or charges added since the last billing statement from the original creditor?

• If there have been any payments or other increases and/or reductions since the last billing statement from the original creditor, provide an itemization showing the dates and amount of each of them.

• If there have been any other changes or adjustments since the last billing statement from the original creditor, provide an itemization showing the dates and amount of each of them. For example, if you have had another loan re-evaluated, in addition, explain how the other changes or adjustments are expressly authorized by the agreement creating the debt as permitted by law.

If you do not provide sufficient and/or adequate proof of all and do not adequately explain why I will understand if you are unable to substantiate or document your claim.

Sincerely,



Sample - Name Variations Letter

(Client Name)
(Address)

XXXX-XXXX

DOB: XXXX-XX-XX
Last four digits of SSN: XXXX

(Credit Bureau Name)
(Address)

To whom it may concern,

I am writing because after reviewing my credit report I noticed that your organization is reporting several alarming inaccuracies in my personal identifying information, per FCRA, 15 U.S.C. § 1681. My credit file should only report accurate information and these inaccuracies are damaging my credit rating, my financial life and good name.


Please review and correct the information below.

- My debt legal name is: (Client's Name)
Please delete any other names (AKA) you are reporting in my credit file, as they are inaccurate.
- My debt legal address is: (Client's Address)
Please delete any other addresses you are reporting in my credit file, as they are inaccurate.

I expect this letter to promptly resolve and correct the greatest inaccurate data. Federal Law makes it your responsibility to maintain and report accurate records in my credit report.

After the request has been completed, please send me a copy of my Updated Credit Report reflecting these changes.

Sincerely,
(Client Name)

 www.rcac.org

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Sample - Pay-for-Delete Letter

(Client's Name)
(Address)

(Date)

Re: (Collection Agency Name)
(Address)

Account # XXXXXXXXXX Amount Owed XXXXXX

Dear Collection Manager:

This letter is in reference to your credit report entry on my Credit File related to the debt referenced above. I wish to give a both zero time and effort by discussing payment for this debt.

I am willing to make a payment on this debt in return for your agreement to remove this debt from the credit reporting agencies within 30 calendar days of payment. If you agree to these terms, I will send one (1) payment in the amount of XXXXXX payable to (Collection Name) to encourage the all information related to this debt to be removed deleted from my credit file.


If you accept this offer, you also agree not to discuss this offer with any third party, including the original creditor. If you accept the offer, please prepare a letter on your company letterhead agreeing to the terms and have an authorized agent of (Collection Name) sign the letter and send it to the address listed above. This letter will be treated as a contract and subject to the laws of my state. If the offer is accepted I will send payment within 3 business days after receipt of the acceptance letter verification.

As granted by the Fair Debt Collection Practices Act (FDCPA) and Fair Credit Reporting Act (FCRA), I have the right to dispute this alleged debt. If I do not receive your response within 15 calendar days from the receipt of this letter, I will withdraw this offer and request full validation of this debt.

Please forward any questions and your response to this office to the address listed above.


Sincerely,
(Client's Name)

Signature


 www.rcac.org

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Credit Improvement Tips



- Making sure the credit report is both **accurate and up to date** is one of the best steps to take in boosting the credit score
- Removing** any incorrect information, could raise the credit score, in some cases significantly
- Be added as an **authorized user** on someone else's credit card account (in an account with good standing and with a low balance)
- Having a balanced **mix of types of debts** can be better for a higher credit score than having all the debt in a single type of debt

 www.rcac.org

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31

[illegible]

32

[illegible]

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Credit Do's and Don'ts

Do...

- dispute inaccurate information on credit reports (errors and negative)
- avoid unnecessary credit inquiries
- pay down credit card balances before installment debt
- become an authorized user
- be wary of anyone who claims that can "fix" credit

Don't...

- ignore credit reports
- apply for too much credit during a short period of time
- pay bills late



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Credit – Do's and Don'ts (Cont.)

Do...

- keep the oldest account open
- open a self-lender loan
- get a Secure Credit Card
- send all disputes/requests in writing via certified mail
- use the same name when you apply for credit. Don't leave out middle initials or "Jr."

Don't...

- fall for a credit repair scheme. Why pay for something that can be done by yourself for free? Be patient
- stop using credit cards



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Credit – Do's and Don'ts (Cont.)

Do...

- review bill statements and pay them on time every month and set up either auto-pay or bill payment reminders
- keep credit cards secure. Always have the card issuer's phone number available in case the card is lost or stolen
- have rent, utility, and service payments reported to a self-reporting system

Don't...

- "max out" your cards, keep the balance at less than 30% of the available limit (3% to 6% is best)
- ignore the warning signs of credit trouble



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Credit Improvement Tips



- **Create a Budget**, this will help clarify the actual monthly amount received and will help to allocate it to pay for expenses and bill payments, it will also help when tempted to use a credit card, and limit the credit utilization
- **Take responsibility**, the result of doing so is immeasurable, it will liberate the mind and allow it to accept recommendations in a completely different manner and achieve the desired outcome



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Credit Builder Links:



Revolving Secure Credit Card (SCC):

- <https://www.creditbuildercard.com/tandilegacypartners.html>
- <https://www.discover.com/credit-cards/secured/>
- <https://www.capitalone.com/credit-cards/secured-mastercard/>
- <https://www.openskycc.com/>
- <https://cred.ai/>
- <https://sablecard.com/credit>
- <https://www.firstprogress.com>

Installment Credit Builder account:

- <https://self.inc/refer/18353708>

Installment Lending Circle Credit Builder account:

- <https://www.missionassetfund.org/lending-circles/>



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Common myths about credit reporting

- When paid, the bad debt history will be deleted from the credit report
- The credit reporting agency denied me credit
- I'm not responsible for those charges on the account
- A divorce decree separates joint accounts
- Requesting your own report harms the credit history
- There is only one credit score, and it is on every report



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RD's Credit Review

- Tri Merge Credit Report (TMCR) for ALL note signers
- For Community Property States Only
Non-Purchasing Spouse (NPS) Considerations:
 - **NPS (Non-Purchasing Spouse) must provide a copy of their credit report**
 - Obligations must be considered in the Total Debt (TD) ratio
 - Judgements of a non-purchasing spouse must be paid in full unless an exception is granted by the Loan Approval Official



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Reviewing the Credit Report



- Review credit inquiries and confirm whether the applicant has obtained credit that is not yet reflected on the report
- Highlight any other areas of concern and develop a list of questions or issues that need clarification from the applicant



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For USDA RD 502 Program

- No minimum credit score is required
- If the applicant has a 640 score or higher and No Significant Delinquencies, the applicant qualifies for a streamlined credit review
- If the score is under 640, a full credit analysis must be completed using Indicators of Unacceptable Credit



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For RD - Which Credit Score to Use?

- If **3** scores – use the middle score
- If **2** scores - use the lowest score
- If **1** score or **0** is reported
 - a full/manual credit analysis must be completed
 - obtain alternate credit verifications if needed*



*alternate credit cannot be used to offset derogatory credit



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RD Streamlined Credit Analysis

Applicants who have:
A positive DNP result,
more than one credit
score
and a score of 640 or
higher



And who Do not have:
Outstanding Federal
Judgments, and/or
a **Significant**
Delinquency

ARE CONSIDERED TO HAVE ACCEPTABLE CREDIT

(REGARDLESS OF WHETHER THE TMCR LISTS OTHER CREDIT "BLEMISHES")



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What RD Considers Significant Delinquency

In the past 36 months before the application date:

- A foreclosure, Deed-in-lieu of foreclosure, short sale, or mortgage charge-off has been completed
- A discharged Chapter 7 bankruptcy
- Agency debts that were debt settled or are being considered for debt settlement



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Significant Delinquency (Cont.)

Chapter 13 bankruptcy is a significant delinquency if the applicant:

- Did not successfully complete the debt restructuring plan (i.e., quit making payments)
OR
- Has not made the last 12 months of payments according to the restructuring plan
OR
- They don't have written authorization from the bankruptcy court to incur an RD loan



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Credit Scores and Acceptability



- IF the applicant has at least two credit scores on the TMCR, but that reliable score is less than 640:
- THEN, obtain other credit verifications as outlined in HB-1-3550, Chapter 4, Paragraph 4.12 C.
- A full credit analysis is needed



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FICO® - Below 640 and Insufficient Credit

- Verification of rent/mortgage
 - Obtain if the score is below 640, only one score, or no score
 - Cannot be from a relative
 - Counts as "two sources"
- Nontraditional credit (if needed)
 - Need a total of 3 sources which can be a combination of credit report tradelines, alternative credit, and landlord reference
 - **Cannot outweigh adverse credit**



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RD's Nontraditional Credit Sources

Preferred Sources

- Rent
- Utilities (not included in rent)
- Telephone
- Cable TV/internet
- Insurance payments (other than payroll deductions)



Alternative Sources

- Child Care
- School tuition
- Payments to local retail stores
- Payment arrangements for medical bills
- Savings history (resulting in a 3-month PITI balance)



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Credit - Student Loans

- Can be a Long-Term Challenge
- If Deferred or in Forbearance – RD uses the higher of:
 - Monthly payment as shown on TMCR
 - or
 - .50% of the loan balance(s)
- If in Repayment – use the actual payment - If all 4 criteria below are met:
 - Loan is in repayment status
 - Credit Score is 640 or higher
 - No indicators of Significant Delinquency
 - Payment Shock of 100% or less



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Challenge of Student Loans



- It can benefit the applicant to apply for the Income-Driven-Repayment Program. There are pros and cons to doing this, but it is typically better than Forbearance or Deferment
- This would enable them to meet one of the four requirements, giving them a lower amount to use in the total debt ratio



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Eligibility – Other 4A - Assets

- Make sure all the information for Non-Retirement and Retirement assets matches the supportive documents



Assets				
Applicant's Name	Applicant's Name	Application Number		
For each of the following assets, provide the following information:				
Asset Number	Asset Description	Market Value	Current Cash Value	Actual Income from Asset
1	Bank Checking	\$ 5,750.00	\$ 5,750.00	\$ 0.00
2	Bank Savings	\$ 20.00	\$ 20.00	\$ 0.00
3	Bank Checking	\$ 2,000.00	\$ 2,000.00	\$ 0.00
Total:		\$ 7,770.00	\$ 7,770.00	\$ 0.00
Assets to be considered for asset income:				
Assets to be considered for asset income:				
Assets to be considered for asset income:				
Asset Number	Asset Description	Market Value	Current Cash Value	Actual Income from Asset
1	Bank Checking	\$ 5,750.00	\$ 5,750.00	\$ 0.00
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Total:		\$ 7,770.00	\$ 7,770.00	\$ 0.00
Assets to be considered for asset income:				
Assets to be considered for asset income:				
Assets to be considered for asset income:				

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Eligibility – Other 4A

- Complete all 4 methods of calculating income for each income source (Straight-based, Yearly, YTD, and Average)
- Unless only one method is specifically called for in the 3550 or on the 4A
- Choose the method which is the best predictor of the next 12 months and explain why in the Additional Information/Remarks section
- Complete for each adult household member



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Eligibility – Other 4A

- If the applicant(s) have both wage income and is self-employed make sure to complete all methods
- If the applicant(s) has only self-employment income, not need to complete the other methods
- For Seasonal workers, can complete only the YTD/Average method (make sure this is clearly explained in the narrative)



Eligibility – Other 4A				
Applicant's Name	Applicant's Name	Application Number		
For each of the following assets, provide the following information:				
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3	Bank Checking	\$ 2,000.00	\$ 2,000.00	\$ 0.00
Total:		\$ 7,770.00	\$ 7,770.00	\$ 0.00
Assets to be considered for asset income:				
Assets to be considered for asset income:				
Assets to be considered for asset income:				

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