

Credit Report and Credit Score

Credit scores and credit history are very important. A person with a bad credit score can pay up to twice as much interest on a loan than someone with an excellent credit score. A score of 700 and above is ideal for banks; 675 and above is usually acceptable for nontraditional lenders. No matter how good your business plan looks and no matter how considered your marketing plan, if your credit score is low your loan application won't even be reviewed.

Get both your credit score and credit history free, with no obligation or credit card number at www.quizzle.com. This is a "soft" hit, and will not diminish a credit score like a "hard" pull from a lending institution. Results in two weeks or less. Print out or review online 24/7. Electronically dispute inaccurate items. Signup for email notices every six months to keep tabs on your credit. Includes a facts and myths section for improving credit, a budget planner, home value estimator, loan comparisons and more.

- <http://www.quizzle.com>

To obtain a credit report with the credit score for a fee, contact:

- Equifax: www.equifax.com or 1-800-685-1111
- Experian: www.experian.com or 1-888-397-3742
- TransUnion: www.transunion.com or 1-800-916-8800