

DITECH PICTURES PRESENTS
A FILM BY DITECH STUDIOS IN ASSOCIATION WITH DITECH HOME LOANS



THE GOOD, THE BAD, AND THE UGLY

OF MORTGAGE CREDIT SCORES

620+

If you are in this range, you will most likely be approved for a mortgage. Your score conforms to guidelines established by the government and leading lenders.

THIS IS MY SCORE

580-619

If you fall in this range, you have fair credit, but you can still qualify for a loan. The Federal Housing Administration (government backed) offers loans with low down payments and a minimum score of 580.

THIS IS MY SCORE

300-579

You might find that most lenders refuse to do business with borrowers whose scores fall into this range. Mortgage applicants with scores this low may be required to have significant assets or large down payments.

THIS IS MY SCORE