

# RATE YOUR CREDIT SCORE

ABOVE 720 = AA  
700-719 = A  
680-699 = A-/B+  
660-679 = B+/B  
640-659 = B  
620-639 = B-/C+/C  
600-619 = C/D  
580-599 = D/F  
Below 579 = F

This is how creditors, employers and insurance companies evaluate you and your credit score when they are determining whether to extend credit and how much to charge. Credit Line Financial saves its clients on average \$600-\$1000 a month by increasing the credit score.

We are the only credit consulting company to provide:

- A 110% Money Back Guarantee; and
- A Minimum Credit Score Increase Guarantee

## PROVIDING CREDIT EDUCATION AND CREDIT IMPROVEMENT

### Proven Results with:

Bankruptcies  
Collections  
Charge-offs  
Default Loans  
Foreclosures  
Judgments  
Late Payments  
Repossessions  
Tax Liens

Helping people improve credit scores since 1990



Call Cherié C. Chassaing today at 530-913-3141 for your complimentary consultation

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Grass Valley, California 95945  
(530) 913-3141



Nevada  
County Realty

## IT'S TIME TO IMPROVE YOUR CREDIT SCORE — GUARANTEED



*The oldest credit consulting company in the United States*



## IMPROVING YOUR CREDIT SCORE

Our Financial Fitness Programs are designed to achieve your goals, whether it be to buy a home, attain a certain score or refinance a home. After reviewing your personal goals and credit situation, we will recommend the program that fits your credit score needs. Once you make a commitment to improve your credit score, we immediately start the process of removing or correcting inaccurate, unverifiable, and obsolete derogatory information electronically with all three credit bureaus. We continue to keep you updated on your progress and there is always a client manager available to answer your questions.



### WHAT IS A CREDIT SCORE?

Your credit score is the way creditors measure your creditworthiness. Creditors report your account information to some or all three credit bureaus (Equifax, Experian and Transunion). That information is plugged into a proprietary FICO scoring formula that determines your 3 credit scores. Depending on your credit score, the creditor either extends or withholds credit or charges you a higher or lower interest rate.

The higher your credit score, the better risk you are and the less interest you are charged for borrowing money.

Credit plays such an enormous role in your life that it is important to improve your credit score. It can determine how much you pay for a home loan, a credit card, or an auto loan. It can determine how much we pay for insurance or what kind of job you can get.

### WHAT OUR CLIENTS SAY

“Credit Line Financial goes above and beyond to work with the customer not only on their existing financial needs but their future life goal plans. Credit Line cares about all aspects of the customer’s life.”

Julie Posey, Mortgage Consultant,  
Wells Fargo Bank

“I wanted to send you a letter thanking you for the magnificent job you did working on my credit. I had a marvelous experience with you and Credit Line Financial and I just want to thank you for all your hard work.”

Brent Jones, San Francisco 49ers

## YOUR COMPLIMENTARY CREDIT CONSULTATION (\$250 value)

We start helping you right away by providing a complimentary, personalized credit consultation with one of our experienced credit consultants in our office or on the phone. During the consultation, we will provide you with an in-depth review of your credit and educate you on what is affecting your credit score, how long it will take to improve, and how we will help you.

