



VA Licensing Credit:  
CE 2 Real Estate Related  
PLE 2 Current Trends

# CINDY BISHOP WORLDWIDE

## HOW CREDIT WORKS...CHANGES

June 13, 2023 9:00-11:00 am Tuesday

Real Estate Education. Simplified.

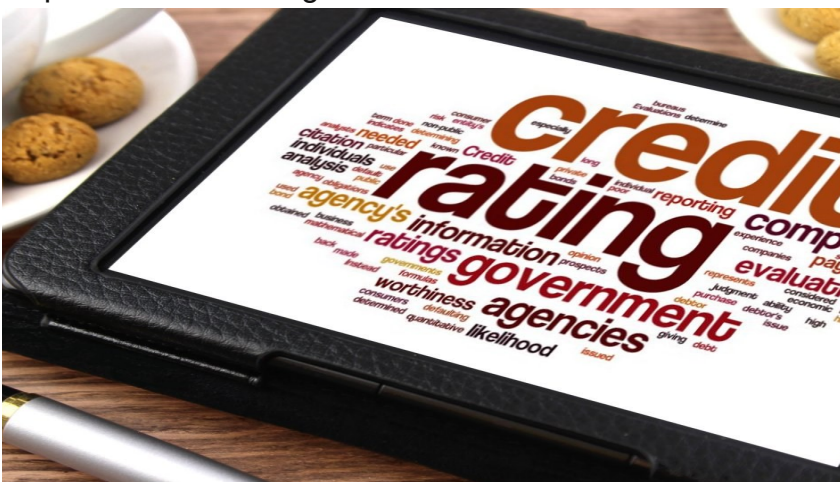
### Credit Reports and Credit Scoring impacts everyone

This course will update new credit guidelines and clear up the confusion that has surrounded Credit Reports and Credit Scoring by outlining the important facts that you should know as an Agent.

#### Course Objectives:

- Understanding Credit Scoring and the importance the major Agency's play and how they work.
- The Three Major CRA's Equifax, Experian and Trans Union, their role in Credit Scoring and Reporting.
- Identify Tips & Tricks to help a credit score improve.
- Identify the features on a Consumer Credit Report that make up a 'Tradeline '
- Trended Data – explain the concept of Trended Data required on all Residential Credit Reports and its impact on Credit Scoring
- Debunking the many myths and hypothesis regarding the Scoring Models.
- Updates & New Programs

Mike Ott is a  
trained educator and  
skilled lender  
with consistent  
excellence in customer  
service for owner  
occupants and  
investors while  
utilizing his  
understanding of  
credit to maximize a  
buyers potential &  
experience.



#### Register for this class today

- 1 [www.cindybishopworldwide.com](http://www.cindybishopworldwide.com)
- 2 Upcoming Events

Fee's:  
Free to Attend without credit  
\$15 with credit

Instructor: Mike Ott  
First Heritage Mortgage  
Loan Officer. NMLS#330537

Virtual Class  
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