

UNLOCK YOUR CREDIT KNOWLEDGE WITH EXPERIAN® CREDITCENTER™:
YOUR KEY TO HOMEOWNERSHIP



experian | CreditCenter



THE CREDIT TOOL EVERY HOMEBUYER SHOULD USE

Ready to make progress toward buying your home? The Experian CreditCenter™ is now available to homebuyers for FREE—and it's here to help you take control of your credit.

WITH THIS EASY-TO-USE TOOL, YOU CAN:

- Track your FICO® Scoreⁱ
- Use the FICO® Score Plannerⁱⁱ to set a credit goal
- Simulate different actions (like paying down debt) to see how they impact your FICO® Scoreⁱ with the FICO® Score Simulatorⁱⁱⁱ
- Share your progress with your Homeownership Advisor at Trinity Empowerment Consortium

START USING THE EXPERIAN®
CREDITCENTER™ NOW

HomeFreeUSA.org/experiancreditcenter

Choose Trinity Empowerment Consortium!

*This is your step-by-step path to becoming mortgage-ready
—and making the smartest moves possible.*



DISCLOSURES:

ⁱCredit score is calculated based on FICO® Score 2 model, unless otherwise noted. Your lender or insurer may use a different FICO® Score than FICO® Score 2 or such other base or industry-specific FICO® Score (if available), or another type of credit score altogether. [Learn More.](#)

ⁱⁱThe FICO® Score Planner is a feature that enables an individual to set a target FICO Score 2 goal and desired time duration to reach the goal. These inputs, along with an individual's current FICO Score 2 and Experian® credit report, are analyzed by the FICO Score Planner algorithm, which produces a set of potential actions consumers could take to help reach their target goal.

ⁱⁱⁱAbout FICO® Score Simulator: The simulated score is an estimate based on your inputs and scenario assumptions and is for educational purposes only and is intended to approximate the impact of various scenarios on your FICO® Score - assuming all other factors stay the same. Using this tool, you can get a better understanding of how various positive and negative actions you can take could affect your FICO Score. Your actual score, and the impact of any action taken, results from a complex interaction of FICO's scoring methodologies and the information on your credit report, some of which changes daily. Also, please note the results of simulating different scenarios are not necessarily cumulative. In other words, simulating two different scenarios, each of which individually could raise your FICO® Score by 40 points. Information on your authorized user accounts are not considered in the FICO Score simulator.