



# Let's Talk, What You Don't Know About Your Credit Can Hurt You

*Barb Hill*

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## **Let's Talk, What You Don't Know About Your Credit Can Hurt You Barb Hill**

What is your Credit score? You need to know this before you apply for ANYTHING! Barb has work in the mortgage industry for approximately 12 years. She shares the ins and outs of her experiences working through common and unusual credit problems. In addition, she has done credit coaching to people from all walks of life, helping them to understand how their credit can affect them in all areas of their lives and that of their families. \*\*\* Barbara tells it like it is. No soft shoe approach. She has been there, done that as a real estate salesperson, collection agent, and mortgage loan officer. She has lived life with financial issues all of have or will probably encounter. Most financial people will not take the time to tell clients how to clean up their credit but Barbara is hands on and knows how to help get the problems corrected effectively. Her book is easy reading and easy to understand. She is an excellent teacher on credit and everyone in the real estate classes she has spoken to for me have left knowing something they didn't know before. Barbara, in my opinion, is the "Credit Expert!" Sandra Johnson Real Estate Instructor Shoals School of Business \*\*\* Exceptional reading for both consumers and lending professionals alike. The Do's and Don't's explained throughout this book are extremely informative and helpful in understanding credit repositories and how to generate optimum credit scores for yourself and your customers. Using the information and tactics within the book will allow you to receive the best possible interest rates for your lending needs or gain more loan approvals for your customers. The lower interest rates will save thousands of dollars compared to higher rates received with lower credit scores. Justin T. Goad Senior Mortgage Loan Officer Florence, AL

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