**[xxx] A Bowl Of Captain “Credit” Crunch (Email #17)**

Hi {FIRST NAME},

Let’s jump right in!

Credit is a fluid thing…

You have excellent credit one day until you make a late payment and it drops.

But then you start paying on time again and eventually it bounces back.

Well…

That’s the short of it anyway.

But it gets a little more complicated than that…

There are various factors that affect credit, like:

* Lateness - a 90 days late invoice is much worse than a 30 days late invoice.
* Duration of your credit history. However, this only accounts for 10% of your overall credit score, so it's not a huge issue.
* Foreclosures. Yeah… banks don’t like these, be prepared to wait a few years (but there are some options available, best thing to do is consult with our Mortgage Pros **{INSERT SCHEDULING LINK}**
* Bankruptcy - There are two types: Chapter 7 and Chapter 13 bankruptcy.
* Judgements - They must be paid off… and if you have one against your property you will need to pay it off to sell.
* Federal Tax Liens - Nuff’ said.
* Collections… Ugh - this one sticks with you for 7 years. And remember that it might be an innocent missed bill.

And…

* Credit cards - this is your biggest chance to demonstrate that you can use credit responsibly, but more on that later too since it's a whole email in itself and it’s NOT what you think. Trust me.

So much for credit score, one thing to keep in mind - credit score is just one of many factors that go into refinancing your loan so make sure to consult a Mortgage Pro **{INSERT SCHEDULING LINK}** before jumping into anything.

{REAL NAME FROM CLIENT COMPANY}

**P.S.**

I promised you a quick Q&A email and I always deliver.

Look out the next email will cover all of the most common questions you may have…