**[xxx] Q&A 2 of 2 (Email #16)**

Hey {name},

I’ve been looking forward to our weekly chat.

Let’s continue with the Credit Q&A session from the depths of Mortgage Mastery Mastermind (AKA my fellow Mortgage Pros and I).

**Q: Would my credit score get hurt if I run it a month before applying for mortgage?**

A: Not really, but it would be pointless. A Mortgage Pro will be able to determine what your options are before your credit check.

**Q: What do I need to be mindful of (about my credit) in relation to a mortgage?**

A: It’s just a baseline estimate. It tracks your past behavior. The reason why the credit score is what it is, means just as much as the score itself.

**Q: Do different loans have different attitudes toward credit?**

A: Yes. Again, score and reasons for the score will be looked at differently by depending on the loan type. Hit me up and I will explain your options in a jiffy ***{INSERT SCHEDULING TOOL HERE}.***

**Q: Do credit requirements change with different types of property?**

A: Condos and investment properties can sometimes have stricter terms. But in general, primary residence terms do not change much.

**Q: Credit score - who has the right to know my number?**

A: Only you! And your lender, when he/she checks. There are numerous laws like the Fair Credit Reporting Act and the Gramm-Leach-Bliley Act that protect your interests. In fact, if these laws are not observed, the punishment can be large fines and even jail!

In the next email…

I’ll tell you exactly what to do if… your real estate agent asks for a credit report!

Also, I’ve got another horror story for you… you know me it's all about an avoidable mistake when getting a mortgage.

See you soon,

**{EMAIL SIGNATURE GOES HERE}**

P.S.

Sometimes mortgage jargon can be confusing…

A paper; B paper…C and D papers…

Even if you did know what that means.

They all have changed.

Do you know what to?

Go ahead and guess… if you think you know hit me up ***{INSERT SCHEDULING TOOL HERE}*** and I will have a special surprise for you!

But until then… see you later.