



Ask the Realtor: What Effects My Credit Score?

Credit scores range between 200 and 850, with scores above 620 considered desirable for obtaining a mortgage. Here's what effects your score.

Payment history. Pay your credit cards and loans on time if you want to have a good credit score. On the flip side, bankruptcy filing, liens, and collection activity also impact your history.

How much you owe. If you owe a substantial amount of money on numerous accounts, it can indicate that you are overextended. However, it's a good thing if you have a good proportion of balances to total credit limits.

The length of your credit history. In general, the longer you have had accounts opened, the better. The average consumer's oldest loan/open-balance is 14 years old, indicating that he or she has been managing credit for some time.

How much new credit you have. New credit, either installment payments (loans) or new credit cards, are considered more risky, even if you pay them promptly.

The types of credit you use. Generally, it's desirable to have more than one type of credit — installment loans (ex: a car loan), credit cards, and a mortgage, for example.

You can check your credit score for free once a year from each of the 3 major credit companies. Go to the following link, recommended by the Massachusetts and Federal government.

<https://www.annualcreditreport.com/index.action>

FOR RENT June 16 – 23 Falmouth MA \$750/wk



Studio unit- sleep 2 to 4 people with a partial kitchen set for four. Private ocean beach, set on the Vineyard Sound. Outdoor swimming pool, BBQ, jacuzzi, wifi, plus much more. Contact me for details: 978-870-5774

If you are considering buying or selling, let's work together and make it a realty reality.

Linda Kadlik

978-870-5774

Saint Patrick's Day – March 18

Looking for something to do around St. Patrick's day?

Bostons St. Patricks Day Parade – March 18

Join the crowd...Colorful floats, marching bands, bagpipes and a politician or two. Come down to Southie, but get there early. This is the second largest St. Patricks Day parade in the country.

<http://southbostonparade.org/>

Harpoons St Patricks Day Festival – March 8 – 11

Eat Mac and Cheese, Drink Delicious Harpoon Beer, and Jump in the Boston Harbor at the Shamrock Splash! Check out the Harpoon Brewery at 306 Northern Ave Boston.

<https://www.harpoonbrewery.com/events/harpoon-st-patricks-festival-202425>

WGBH's St Patricks Day Celtic Sojourn – March 14 – 17

At Beverly, Foxboro or Cambridge, celebrate St Patricks day with traditional and contemporary music.

<https://www.wgbh.org/support/stpatrickssojourn.cfm>

Shrewsbury St Pub Crawl – March 10

The crawl is held the night before the Park Ave Parade. (Which, by the way, is at 11 am). The cost of a ticket is \$20. You get a beer at each of the pubs and free munchies. There's even an event T-Shirt. Come on down and try a new brew and make some new friends.