

## FICO Scores and Credit Reports

When you request your credit report, you expect that report to contain up-to-the-minute information about your credit scores. While every credit report will have the most *recent* details about your financial history, there's only one report that has the most **comprehensive** information: FICO.

Your FICO credit report is all-encompassing and is, essentially, the only credit reports that counts:

- FICO provides **seven years worth of financial data**, in contrast to other credit report providers who only supply 24 months worth of data.
- There is **no artificial inflation of your FICO score**. It might feel good to see scores on other credit reports that are 40 or 50 points higher than you expected, but the most accurate and reliable scores will come directly from FICO.
- The **extra five years of history** on your FICO report may carry more derogatory credit details, but it can also contain five years worth of positive data. Both have an absolute effect on your true credit scores.

There are two databases that offer credit reports. The *consumer database* offers only two years worth of credit history and is used to compute the credit reports that you might see advertised on television.

The *lender database* contains your most genuine credit scores based on seven years of credit history. When you apply for a loan or mortgage, this is the database that lenders will access to pull your scores – it's also the same database used by FICO.

To insure that you're receiving the report that includes the most thorough details, request your credit report directly from FICO instead of other credit report providers. Give your life the credit it deserves.

Read on for more details.