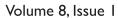


Re/Max Olson & Associates





Robert Graf – REALTOR<sup>®</sup> License # 01469117

## www.RobertGraf.com

• Northridge West Neighborhood Council meets the second Tuesday of each month @ Beckford Elementary School in the auditorium at 7:00PM.

 For more details contact: Robert Graf @ (818)368-6265
 Bob@RobertGraf.com



If you have been thinking about selling your home — now is a great time. Interest rates are at an all time low and inventory is limited. Call me for a free no obligation price analysis and the latest up to date market details. Be informed.

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## Credit is King — Here are 7 Steps to Improve Your Credit Score

1) Get copies of your credit report. Go to AnnualCreditReport.com. This is the only authorized online source for a free credit report or call 877-322-8228.

2) Pay your bills on time. One of the most important things you can do is pay your bills on time & avoid bounced checks.

### 3) What is your outstanding debt?

Always keep you credit card balances at 50% or below your credit limit to get & maintain high FICO scores.

4) How long is your credit history? A short credit history may have a negative effect on your score, but a short history can be offset by other factors, such as timely payments & low balances.

#### 5) Have you applied for new credit cards recently? If you have applied for too many new accounts recently, that ma

applied for too many new accounts recently, that may negatively affect your score.

#### 6) How many & what type of credit accounts do you have? Many

credit scoring models consider the number & type of credit accounts you have. A mix of installment loans & credit cards may improve your score. However, too many finance company accounts or credit cards might hurt you.

#### 7) Beware of creditrepair scams! Sometimes doing it yourself is the

best way to repair your credit. The Federal Trade Commission has some great advise on building a better credit report & repairing your credit.

Go to : www.ftc.gov/bcp/ edu/pubs/consumer/credit/ cre03.shtm

If you would like more information or a free Market Evaluation of your home contact: Robert Graf at: (818)368-6265



# Having a Yard Sale — Let me HELP

Free Service: If you are having a yard sale and need directional signs guiding buyers to your home, please let me know and I will provide up to 11 extremely visible signs to get you the most traffic possible to your sale. Just call one week ahead of time and I will set up the signs and take them down on the day of your sale. No hassle for you and guaranteed success for your event. Signs are available on a first come first serve basis.



If your home is currently listed in the Multiple Listing Service this news letter is not intended as a solicitation for your business.



Fall/Winter 2011/2012