



CERTIFIED DISTRESSED  
PROPERTY EXPERT®  
(818) 368-6265

Re/Max Olson & Associates

# GRAF REPORT



Volume 8, Issue 1

Robert Graf –REALTOR® License # 01469117

Fall/Winter 2011/2012

[www.RobertGraf.com](http://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.*



## 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 your 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 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 credit-repair 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](http://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.

