

From: "myFICO Customer Care" <myfico@mailca.custhelp.com>
Subject: myFICO Contact E-Mail - I have a question about my FICO score [Incident: 120105-000274]
Date: January 9, 2012 6:33:55 PM CST
To: lcnelson@mtco.com
Reply-To: "myFICO Customer Care" <myfico@mailca.custhelp.com>

Recently you requested personal assistance from our on-line support center. Below is a summary of your request and our response.
Thank you for allowing us to be of service to you.

Subject

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Discussion Thread

Response Via Email (Ron) 01/09/2012 04:33 PM

Dear Larry,

I apologize we did not answer your question the first time. I hope the following will help. Looking for a mortgage, auto or student loan may cause multiple lenders to request your credit report, even though you are only looking for one loan. To compensate for this, the score ignores mortgage, auto, and student loan inquiries made in the 30 days prior to scoring. So, if you find a loan within 30 days, the inquiries won't affect your score while you're rate shopping. If the inquiries are not listed as being mortgage, auto or student loan, then each inquiry will individually impact the score.

Regards,
myFICO Customer Care
www.myFICO.com

FICO (NYSE:FICO) delivers superior predictive analytics solutions that drive smarter decisions. The company's groundbreaking use of mathematics to predict consumer behavior has transformed entire industries and revolutionized the way risk is managed and products are marketed. 90% of the largest banks use your FICO® credit score for credit decisions.

Question Reference #120105-000274

Category Level 1: FICO Scoring Questions
Date Created: 01/05/2012 09:29 AM
Last Updated: 01/09/2012 04:33 PM
Status: Solved
Unique Customer Id: 9999
Amount Refunded:
QM_Y/N:

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