How Credit Scores Move Your Rate

The same house can cost different amounts depending on your score.

THE TIERS

Conventional pricing steps at score bands: 620, 640, 660, 680, 700, 720, 740, 760, 780. Each step up buys a better rate or lower costs. FHA is far gentler on lower scores.

WHICH SCORE COUNTS

Lenders pull all three bureaus and use the middle score. With two borrowers, the lower middle score usually drives pricing, which sometimes makes a one borrower loan smarter.

REAL MONEY

Moving from one band to the next can change your payment meaningfully every month for 30 years. Sometimes a 10 point improvement before locking is worth thousands.

QUICK FACTS

- **Middle of three bureau scores**
- **Pricing steps at every 20 point band**
- **FHA barely penalizes lower scores**
- **Lower scoring co borrower can set the price**
- **Ask what band you are in and what the next one saves**

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Scan to find your band, soft and pressure free