



An Iowa Mortgage Association Educational Seminar

# Understanding Credit Scoring Seminar



**1/2 Day**

**Wednesday, April 18, 2007**  
**Iowa Bankers Association, Johnston**  
**9:00 - a.m. - Noon**

### Topics covered to include:

- Payment History
  - Amounts Owed
  - Length of Credit History
  - New Credit
  - Types of Credit Use
- Managing Personal Credit
  - What's in My Credit Report
  - Inquiries
- Improving Your Credit Report
- Resources
- Role of the Credit Bureau

### Who Should Attend:

Anyone with 3 months experience or more, including processors, underwriters, and mortgage lenders

### Presented by:

Mike Haley  
*CBCInnovis, Sioux Falls, SD*

### Location

Iowa Bankers Association  
8800 NW 62nd Ave., Johnston IA  
515-286-4300

**ICMP Hours** - This seminar qualifies for 4 ICMP credit hours.

**State of Iowa CEC** - Applied For

### Workshop Agenda:

8:30 a.m.	Registration
9:00 a.m.	Program
Noon	Adjourn

**Special thanks to  
CBC Innovis for sponsoring this  
program!**



**Iowa Mortgage Association**

8800 NW 62nd Ave., PO Box 6200, Johnston, IA 50131  
Ph. 800-800-2353 • www.iowaMA.org

## Understanding Credit Scoring Seminar - April 18

### Registration:

Iowa Members	\$50
Nonmembers	\$75

Registration fee includes refreshments and all handouts. Cancellations accepted one week prior to event less \$20 cancellation fee. Substitutions allowed any time.

### Return to:

Attn: Registrar, IMA  
PO Box 6200  
Johnston, IA 50131  
**or Fax to: 515-280-4140**

Company Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

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