

# How to Buy a Home in the United States

## Unit 1: Lesson 3: Your credit report

### Comprehension check

Choose the best answer and circle the letter.

1. A mortgage lender wants to see a credit report
  - a. to find out where you shop.
  - b. to decide if you will be able to repay a mortgage loan.
  - c. to see how much money you have in the bank.
  
2. You can get a copy of your credit report from
  - a. your bank.
  - b. the library.
  - c. a credit reporting agency.
  
3. If you do not have credit cards or have never had a loan, you can
  - a. put together your own nontraditional credit history.
  - b. get a letter from a bank.
  - c. get a letter from a credit reporting agency.
  
4. Tran owes money to
  - a. First National Bank and Wilson Department Store.
  - b. Wilson Department Store and Excellent Credit Card.
  - c. First National Bank, Wilson Department Store, and Excellent Credit Card.
  
5. Tran has not made a payment to Excellent Credit Card
  - a. since October.
  - b. for at least 90 days.
  - c. both a and b.