



How Does Experian Boost Affect Your Borrower?

Experian has added an option for individuals who have limited, or no credit history, to opt in to use their cell phone and utility payments to help build a credit score. This option is called Experian Boost.



We reached out to Fannie, Freddie, FHA, USDA, and VA and none will require us to include the cell phone and utility payments in the liabilities.

Below, is a list of a few links that you may find helpful in learning more about Experian Boost.

<https://www.experian.com/consumer-products/score-boost.html>

<https://www.experian.com/consumer-products/credit-score.html>

<https://www.nerdwallet.com/blog/finance/experian-boost/>

