



How to Improve Your Credit Score PRIOR to Buying a Home

1. Get a Free report www.annualcreditreport.com and/or with Credit Karma to see your credit score
2. Go through your report and see if there is anything unusual, immediately dispute it. It takes about 30 days for resolution.
3. Do not purchase automobiles since they usually carry a large monthly payment and scores drop after purchase due to available credit maxed.
4. Make sure each credit balance is below 30% on each available credit line
5. Do not attempt to open a new or close any accounts; this will bring your score down.
6. Have a minimum of 2 credit cards that get reported to the credit bureaus. Use them to pay your monthly bills and then pay it in full at the end of the month, if possible.
7. Do Not Pay Your Debt Late. ALWAYS PAY ON TIME!!!



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