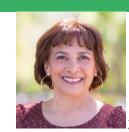


How to Improve Your Credit Score PRIOR to Buying a Home

- 1. Get a Free report <u>www.annualcreditreport.com</u> 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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