

FIND A REPUTABLE CREDIT COUNSELOR

This individual will guide you, as the industry is fraught with scams. Start with the National Foundation for Credit Counseling and the Financial Counseling Association of America, each of which has local member agencies that adhere to credit counseling standards.

PAY OFF CREDIT CARD BALANCES

LOOK INTO RAPID RESCORING

You'll work through your lender to fix errors and update information with the credit bureaus quickly, sometimes within days or weeks, rather than months. This isn't credit repair, but a way to accelerate getting updated information through the system and into your report. Discuss with your lender whether this is a worthwhile pursuit for your circumstances.

CHECK YOUR CREDIT REPORT FOR ERRORS



BOOSTING

6 STEPS FOR YOUR CREDIT SCORE

If you need to improve your credit before getting a mortgage, here are a few ways to do it!

PAY OFF OTHER OUTSTANDING COLLECTIONS

UNDERSTAND THAT NO CREDIT IS LOW CREDIT

If you don't have credit, get a credit card or small loan and establish a good payment history.

Even if you have a low credit score, a mortgage isn't out of reach. While it may cost you more to buy now, in the end, it may be less expensive than waiting. And you'll get the joy of owning a home to call your own.

Ready to give your credit score a boost?

Ask a REALTOR® to Help!

Source: Houselogic, 2020

REALTOR NAME

PHONE NUMBER | WEBSITE

