

CREDIT REPAIR SCAMS:

REALTORS® believe knowledge is protection, especially when it comes to your credit. If you're looking to improve your score as a step toward homeownership, steer clear of companies that raise any of these red flags:

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RED FLAGS TO AVOID



1 They demand upfront payment before any work is completed.



2 They guarantee results or promise to remove accurate negative items.



3 They tell you to create a new identity or lie on applications.



4 They avoid written contracts or dodge questions about your rights.



5 They say you shouldn't contact the credit bureaus on your own.

Protect yourself!

Real credit repair takes time, honesty, and the right guidance — not false promises. Talk to your trusted REALTOR® to discuss legitimate and proactive measures you can take to improve your credit score, understand your financing options, and position yourself for successful homeownership possibilities.

