

Simple steps to

IMPROVE YOUR CREDIT

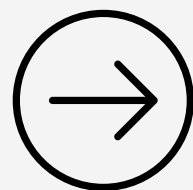
and get the best mortgage rates



One

JACK YOUR CREDIT SCORE

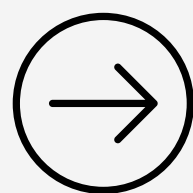
Instead of solely focusing on reducing debt, consider increasing your credit limit without increasing your expenses. Additionally, you can benefit from someone else's good credit by becoming an authorized user on their card.



Two

ALTERNATE SCHEDULE BILLING

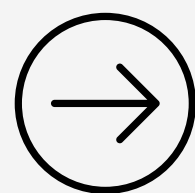
Splitting your monthly bills into two bi-weekly payments can be a savvy financial strategy. Not only does it help improve your credit score, but it also aids in avoiding late fees. An effective way to manage your finances, wouldn't you agree?



Three

AUTHORIZED USER HACK

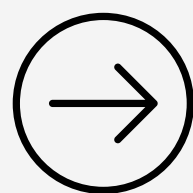
Do you have a friend or family member with a strong credit history? Consider requesting to be added as an authorized user on their credit card. This action has the potential to boost your credit score by leveraging their positive credit standing. It's a beneficial strategy to enhance your creditworthiness.



Four

USE CREDIT FOR EVERYDAY BUYS

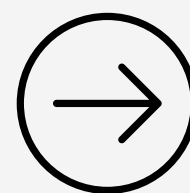
Charge everyday items like groceries or gas to your credit card and pay the balance in full each month. This shows consistent usage and timely payments, which can positively impact your score.



Five

MONITOR YOUR CREDIT SCORE

Keeping an eye on your credit score and report for free is like giving your finances a check-up. Catching mistakes early and knowing how your spending affects your score lets you take the reins on your financial health.



IMPROVE YOUR CREDIT SCORE

If you would like a referral to a mortgage broker who can help you achieve your homeownership goals, just get in touch.

We have loads of resources to help you build your credit score, and get home owner ready.

