



Your Way Home | Fast, Simple Mortgages

Credit Score Improvement

Free 3-step Credit Game Plan



Pay Down Credit Cards



Clean Up Your Credit Report



Become an Authorized User



More Information
www.asktonyb.com

Step 1: Pay Down Credit Cards

- Keep each credit card's balance below 30% of the total limit.
- For best results, aim for under 10%.
- Example: If your card has a \$1,000 limit, try to keep your balance under \$300 – or even \$100.



Step 2: Clean Up Your Credit Report

- Remove outdated addresses and old personal info from your credit report.
- Dispute any known errors using free tools like annualcreditreport.com.
- These updates can lead to immediate score improvements.

Step 3: Become an Authorized User

- Ask someone with good credit to add you as an authorized user on their card.
- Their strong payment history and low balances can help your score fast – even if you don't use the card.
- Make sure their card reports to all three credit bureaus.

Ready to take the next step? **Click Here:** Visit AskTonyb.com to get your custom game plan started!