



# let us help you take the right steps

**A good credit history is important to obtaining a great home loan rate. Below are some ways to help you walk through the process of improving your credit history.**

**Follow these steps to begin improving your credit history:**

**STEP 1**

Make all your loan and credit card payments on time, and don't skip payments.

**STEP 2**

Create a schedule for paying off troubled accounts. Close any unnecessary credit card accounts and keep your credit card balances low.

**STEP 3**

Write a letter to your lender explaining the steps you have taken to rectify your credit problems and what has changed in your economic situation.

**STEP 4**

Do not allow anyone to run your credit reports prior to your application for a mortgage.

**Even if you have a less-than-perfect credit history we can still find home financing to fit your needs. Take a step in the right direction and give us a call.**