



3 WAYS TO IMPROVE YOUR CREDIT BY 100 POINTS

BY NOW YOU'VE HEARD: THE BETTER YOUR CREDIT SCORE, THE BIGGER THE BENEFITS, SUCH AS LOWER INTEREST RATES AND EASIER LOAN APPROVALS. IMPROVING IT BY 100 POINTS IS SIGNIFICANT AND CAN ADD UP TO BIG SAVINGS OVER TIME.

1 Fix errors on your credit reports. Go to AnnualCreditReport.com for your free report from the three major credit bureaus: Equifax, Experian and TransUnion. Check each one carefully. If you suspect a mistake within the last two years, dispute it immediately. Identifying errors older than that may actually impact your score negatively. Credit bureaus have 30 days to respond.

2 Stay below your credit limit. How much of your available credit you use can impact your credit score. It's best to not exceed balances of 30% of your credit limit. Pay more toward your balance or request an increase in your limit — either can help get you below 30%.

3 Tackle past-due bills. Payment history is the most important factor in determining credit scores. Get current on any past-due accounts ASAP. It may be helpful to sign up for due-date reminders via text or email.

BY DOING THESE THREE THINGS, YOU CAN GO FROM "BAD CREDIT" TO "GOOD CREDIT" OR EVEN "EXCELLENT CREDIT" IN JUST A SHORT TIME.

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