

# Let us help you take the right steps!

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*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.**

# 866-660-5333

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