

# NEED TO ESTABLISH GOOD CREDIT?

## HERE'S HOW



Establishing good credit will help you qualify for basic loan options, achieve lower interest rates, increase your buying power, and increase the number of loan options available to you.

Keep these five important factors in mind when establishing credit.

**If you want to learn more, or are interested in learning about our Credit Enhancement Program, give me a call. I'd love to help!**

### 1. PAYMENT HISTORY

A good payment history shows you manage your money well.

### 2. CREDIT UTILIZATION

Keep your credit utilization ratio under 30% to avoid drops in your credit score.

### 3. LENGTH OF CREDIT HISTORY

Having a longstanding history with a credit account will help establish your credit.

### 4. NEW CREDIT

Avoid opening too many credit accounts at the same time.

### 5. CREDIT MIX

A variety of debt indicates that you can handle all different sorts of credit.

For all of your real estate and mortgage needs, call your trusted local professionals today!



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