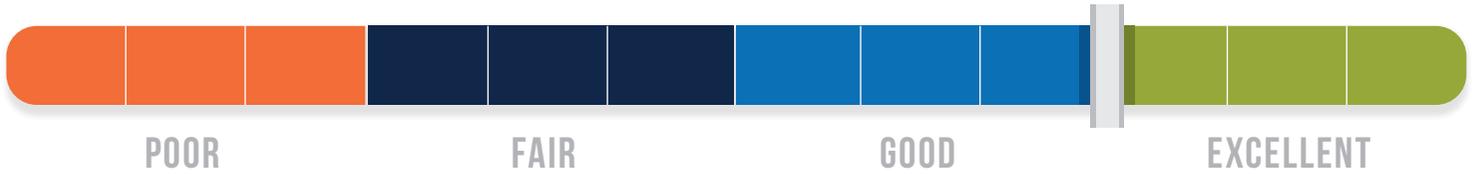


# CLEAN UP YOUR CREDIT IN 4 STEPS



Whether you're planning to buy a home sooner or later, now's the time to get serious about your credit. You can qualify for a mortgage with less-than-perfect credit, but a higher credit score could mean better loan terms—like a lower interest rate and lower down payment.

**No matter how much attention your score needs, using one or more of these tips can help boost your creditworthiness in the eyes of a lender.**

## 1) BUY ONLY WHAT YOU CAN AFFORD TO PAY OFF.

If you can't afford to pay credit cards off in full each month, stay below a 25-percent balance on each card. For instance, if your limit is \$10,000, keep your card balance below \$2,500.

## 2) PAY ALL BILLS AND CURRENT DEBT ON TIME.

Making on-time payments is essential to good credit, and paying bills off in full when possible is even better.

## 3) CHECK YOUR CREDIT REPORT.

Keep tabs on your credit, check for fraud, and clear up any inaccurate info by requesting a free credit report every 12 months from each credit bureau through AnnualCreditReport.com, the government-mandated credit report website.

## 4) REDUCE YOUR RATIO OF DEBT TO AVAILABLE CREDIT.

Hitting your credit limits by taking on more debt can ding your score. So, keep your debt-to-credit ratio as low as possible. Paying down high credit card balances, not using credit cards until balances are reduced, or increasing your income can help lower your ratio of debt.

## GET AN INSTANT CREDIT CHECK

Prequalify in our free LoanFly® app and we'll automatically send you your credit score.

Plus, we offer loan programs with flexible credit requirements and low-to-no down payments.



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**HALLFORD TEAM**  
-CHANGING THE WAY YOU BUY-