

WHIP YOUR  
**CREDIT  
SCORE**



INTO SHAPE



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.

CONTACT ME TODAY  
TO LEARN MORE!



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AZ BK #0908763 / Not a commitment to lend.  
Borrower must meet qualification criteria. Equal  
Housing Opportunity. For educational purposes  
only. Cornerstone Home Lending, Inc. is not a  
credit repair company. Please contact a qualified  
professional for specific guidance.

STRENGTHEN YOUR  
FINANCIAL FITNESS BEFORE  
YOU BUY A HOUSE!



**ALWAYS PAY BILLS AND CURRENT DEBTS  
ON TIME.**

Making on-time payments is essential to having a solid score.



**AVOID LARGE PURCHASES.**

Pump up your score by NOT using all your available credit. So even if you can afford the payments, don't buy any big-ticket items in the months leading up to a mortgage application.



**AVOID HARD INQUIRIES.**

Before and during the mortgage process, don't open a new credit card, buy or lease a car, or apply for another loan. These actions trigger hard inquiries into your credit, lowering your score.