

YOUR STEP-BY-STEP CREDIT REPAIR CHECKLIST

STEP 1: KNOW WHERE YOU STAND

- Check your current credit score
- Pull your full credit report *(all 3 bureaus if possible)*
- Review for errors or outdated information
- Identify any collections, late payments, or high balances
- Meet with our team to learn what homeownership could look like for you

Understanding your credit is the first step toward improving it. Our team can help connect you with trusted lending and credit professionals so you can better understand your starting point and next steps.

STEP 2: BUILD HEALTHY CREDIT HABITS

- Pay every bill on time *(set up autopay if needed)*
- Catch up on any past-due accounts
- Keep credit card balances low *(aim for under 30%)*
- Make at least the minimum payment on all active accounts
- Avoid skipping payments, even on small balances

Consistency matters more than perfection. Small steps can make a big difference over time!

STEP 3: AVOID COMMON CREDIT MISTAKES

- Avoid opening multiple new credit accounts
- Hold off on large purchases made on credit
- Keep older accounts open when possible
- Avoid applying for unnecessary loans or financing

Even small financial decisions can impact your credit profile, so it's important to stay intentional during the process.

STEP 4: CREATE A STRATEGY THAT FITS YOU

- Pay down high-interest or maxed-out cards first
- Review possible errors or duplicate collections
- Work toward lowering overall debt
- Focus on the areas that impact your score the most

Every buyer's situation is different, which means every credit improvement plan should be too!

STEP 5: PREPARE FOR HOMEOWNERSHIP

- Estimate a monthly payment that feels comfortable
- Begin saving for upfront expenses when possible
- Ask questions and learn about programs available to you

Homeownership may be closer than you think, sometimes it just starts with a plan!

*Every buyer's financial situation is unique. These steps are intended to provide general guidance, but recommendations may vary based on a buyer's individual credit profile and the strategy provided by Credit Firm and their lender.

Every step you take today moves you closer to
HOMEOWNERSHIP!

Connect with our team
to get started for free!

