

10 TIPS

TO IMPROVE YOUR CREDIT SCORE

Here are some ways to improve your score:

1. Apply for and open new credit accounts only as **needed**
2. Don't close your **unused** credit cards as a strategy for **raising** your score
3. If you are trying to **build** credit, don't open lots of new accounts too rapidly
4. **Pay off** debt rather than **moving** it around
5. Try to keep balances **low** on credit cards & revolving credit
6. **Pay your bills on time!** Payment history contributes to 35% of your credit score
7. Reduce your debt load. Come up with a **plan** to chip away at debt
8. **Dispute** errors. An error on your report can **cost** you valuable points
9. If you've missed payments, get current and **stay current**
10. Check your credit report **regularly**, there are many free services available online

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CONTACT ME TODAY TO LEARN MORE ABOUT HOW YOUR CREDIT SCORE AFFECTS YOUR FINANCING OPTIONS



Jim Langdon

NMLS #228920 | CA BRE# 1192990
Branch Manager

2200 Sunrise Blvd., Suite 168
Gold River, CA 95670

916-717-5626 cell
916-717-5626 office
888-541-8662 fax

6783897676 mortgage-application.net/EmployeeDetail.aspx?
EmployeeID=44850&

JimL@MCGloans.com



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