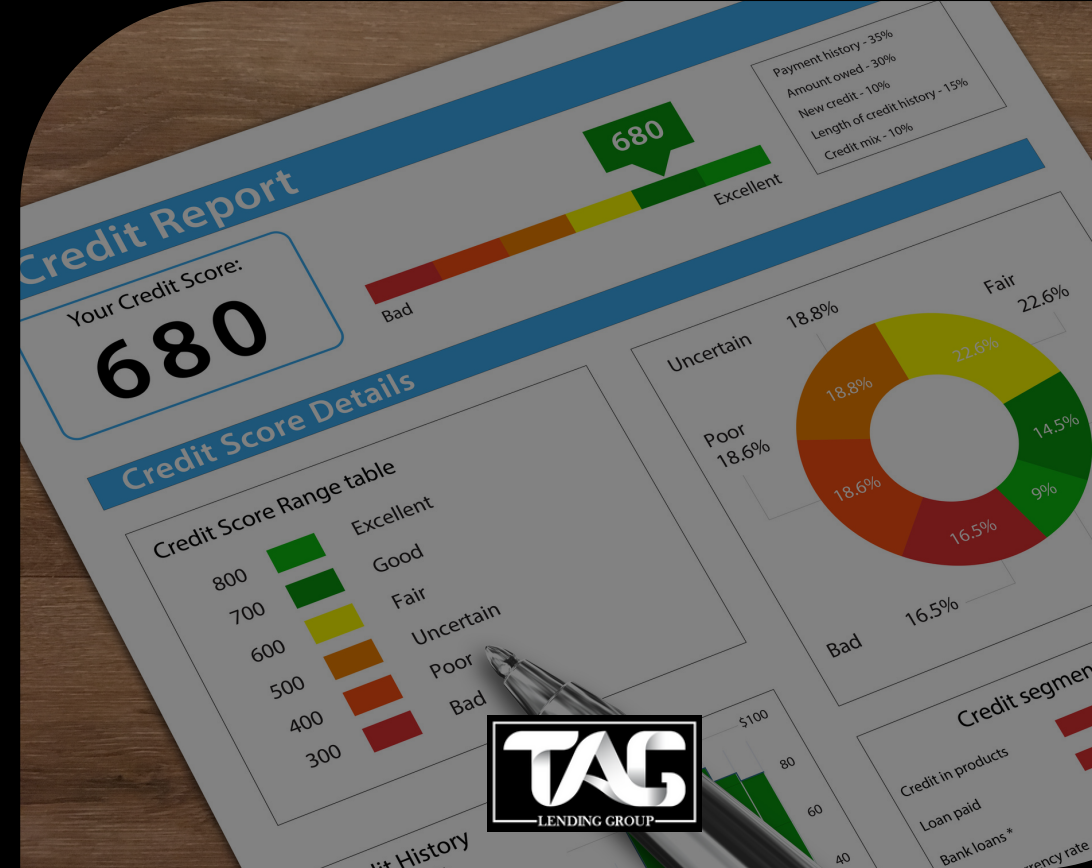


GET READY TO BUY A HOME BY IMPROVING YOUR Credit Score



Why It Matters:

- Lenders use your credit score to gauge payment reliability and set mortgage rates.
- Higher credit scores = potential savings of thousands in interest over time.

Credit Score Ranges:

- Median credit score for homebuyers: 770 (Federal Reserve Bank of NY).
- Perfect isn't necessary! Aim for 'Good' (670-739) or 'Very Good' (740-799) for better rates (Business Insider).

Lender Insights:

- No universal cutoff score; each lender has its own risk strategy (FICO).
- Work with a trusted lender to understand your situation and potential rates.

Improvement Tips (from Experian):

- **Payment History:** On-time payments are crucial.
- **Debt Amount:** Lower credit usage is better.
- **Credit Applications:** Avoid new credit applications.

Guidance Matters:

- Trust a lender to guide you through the entire process.
- They'll assess your score range and offer loan-specific details.

Key Reminder:

- **Start now!** Improving your credit score takes time, so kick off your homeownership journey by boosting your credit.