



Improve Your Credit Score With These Helpful Tips

If you want the best possible mortgage, you'll need a good credit score.
Try increasing your score with these simple steps:



Pay all your bills on time.

Late or missed payments can impact your score for years.



Pay off debt and keep credit card balances low to improve your credit utilization ratio.



Don't close unused credit cards, so long as they're not costing you annual fees.



To avoid too many damaging hard inquiries on your credit report, don't apply for new credit unless you need it.



Check you credit reports at all three major bureaus:

TransUnion, Equifax and Experian. Dispute inaccuracies that could drag your score down.

And remember... boosting your score requires time and discipline.

To Improve My Credit Report

Minjie Lin



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