FREE GUIDE · FUTURE BUYERS

How to Improve Your Credit Before You Buy

Practical, honest steps to strengthen your credit profile on the path to homeownership.

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The Astute Home Advisor · Refind Realty · DFW

You deserve the Astute Life.

WELCOME

Your credit affects whether you qualify for a mortgage and the terms you're offered. Even a modest improvement can matter.

There are no instant fixes. But consistent, informed habits can make a real difference over time. Here's where to focus.

What Goes Into a Credit Score

Common FICO® scoring models weigh these factors:

Factor	Approximate weight
Payment history	35%
Amounts owed (utilization)	30%
Length of credit history	15%
New credit	10%
Credit mix	10%

Mortgage lenders may use specific scoring versions, so the score you see in an app can differ from what a lender sees.

Step 1: Pull Your Credit Reports

You can get free reports from Equifax, Experian, and TransUnion at AnnualCreditReport.com. Review every account, balance, and late payment.

Step 2: Dispute Errors

If something is wrong — an account that isn't yours, a paid debt showing unpaid, or incorrect late payments — you have the right to dispute it with the credit bureau and the company that reported it. Keep copies of everything you send.

Step 3: Pay Every Bill On Time

- Set up automatic minimum payments so nothing slips.

- If you're behind, contact the creditor before the account goes further past due.

Step 4: Lower Your Credit Card Balances

Utilization — how much of your available credit you're using — has a big impact. Paying balances down, especially on cards near their limits, is often one of the fastest ways to see improvement.

Step 5: Be Careful With New Credit

- Avoid opening new accounts before and during the mortgage process.
- Don't close old accounts without asking — it can reduce available credit and history length.
- Rate-shopping for a mortgage within a short window is usually treated differently than applying for multiple credit cards.

Step 6: Deal With Collections Strategically

Before paying or settling a collection, ask a loan officer how it may affect your mortgage application. Get any agreement in writing.

A Word of Caution

Be wary of anyone who promises to erase accurate negative information or guarantees a specific score. Legitimate errors can be disputed for free.

Your 90-Day Credit Checklist

- [ ] Pull all three credit reports
- [ ] Dispute any errors in writing
- [ ] Set up autopay on every account
- [ ] Pay card balances down as far as possible
- [ ] Avoid new credit applications
- [ ] Meet with a loan officer to review your mortgage readiness

Where Michael Helps

Michael connects future buyers with his preferred loan officer, Tamesia Chatman, for a personalized readiness review, and helps families build a plan toward homeownership through the Astute Homebuyer Academy and Rent Now, Buy Later strategy.

This guide is general education, not credit, legal, or financial advice.

YOUR NEXT MOVE SHOULD START WITH A STRATEGY

Let's Build Your Plan.

Whether you're buying, selling, building, relocating, or preparing for later, Michael will help you figure out what makes sense for your family before you make the move.

Book a Strategy Call

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You Deserve the Astute Life.

Find It.

The right property, community, and lifestyle fit.

Finesse It.

Price, terms, incentives, and contract strategy.

Fund It.

Payment, cash to close, and financing coordination.