THE BLUE COLLAR LENDER PRESENTS

THE CREDIT COMEBACK PLAYBOOK

The exact score you need to buy a home in New Jersey — and the 7 fastest ways to get there.

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START HERE

The score you actually need

Every buyer asks: “Is my score enough?” Here’s the real answer, program by program. These are minimums — higher scores unlock better pricing, and 740+ gets you the best of it.

FHA

580

3.5% down. The most forgiving path for imperfect credit.

CONVENTIONAL

620

The Fannie Mae / Freddie Mac minimum.

VA

≈620

The VA sets no minimum — most lenders want 620.

USDA

≈640

No official minimum — most lenders want 640.

NJHMFA

620

Required for New Jersey’s down payment assistance.

HEADS UP — TRUTH OR TRAP EP. 2

Lenders pull your FICO mortgage scores — not your Credit Karma number. Karma shows VantageScore, and the two are often 20–40 points apart. Know which number actually counts before you panic.

THE PLAYBOOK

The 7 fastest moves, ranked

Ranked by speed and impact. Do them in this order — each one builds on the last.

1

Crush your utilization

FASTEST IMPACT

Pay revolving balances under 30% — under 10% is the real target. What you owe is 30% of your score, and this is the fastest lever you've got. Most people see movement in 30–45 days.

2

Autopay everything

STOPS THE BLEEDING

Payment history is 35% of your score — the single biggest slice. One more late payment can undo months of progress. Set it and forget it.

3

Borrow someone's good history

QUICK WIN

Ask a family member to add you as an authorized user on their old, clean card. Their history can lift yours — just confirm the card actually reports to the bureaus.

4

Dispute only what's actually wrong

SURGICAL, NOT SHOTGUN

Wrong balance? Account that isn't yours? Dispute it. Legit debt you just don't like? Leave it alone — frivolous disputes get dismissed, and mortgage underwriters make you clear dispute remarks before closing. (Ep. 5)

5 Don’t close old cards

PROTECTS YOUR RATIO

That empty card is keeping your utilization low and your history long. Closing it spikes your ratio overnight. (That’s Ep. 6 — same debt, worse ratio.)

6 Open nothing new

DO NO HARM

Every application dings you and drops your average account age. No new cards, no new loans, no furniture-financing “deals” until after you close.

7 Build thin credit with a secured card

BUILDS FROM ZERO

No history to work with? Put down $200–$500 on a secured card, use it lightly, pay in full. Six months of clean history on a new tradeline.

FROM THE SERIES

The traps — every verdict so far

Every myth from Truth or Trap, in one place. If you believed any of these, you're not alone — that's why the series exists.

TRAP

"Paying off collections always helps your score."

Paying can refresh the "last activity" date and hurt short-term. Have a plan first — talk to your lender before you pay a dime. (Ep. 1)

TRAP

"Your Credit Karma score is your mortgage score."

Karma shows VantageScore. Lenders pull FICO mortgage scores. Different math, different number. (Ep. 2)

TRAP

"Keeping utilization under 30% is good enough."

30% is the ceiling, not the target. Under 10% is where the real gains live. (Ep. 3)

TRAP

"Carrying a balance builds credit."

You're paying interest for zero benefit. Pay in full, every month. (Ep. 4)

TRAP

"Dispute every negative item on your report."

Disputes are a scalpel, not a shotgun. Only what's actually wrong or unverifiable. (Ep. 5)

TRAP

"Closing old credit cards helps your score."

Same debt, worse ratio — plus you stop building history on that account. (Ep. 6)

YOUR PLAN

Your 90-day checklist

Tape this to the fridge. Check them off in order — no skipping ahead.

- [ ] **WEEK 1**
  Pull all three reports free at annualcreditreport.com
  You can't fix what you can't see. Federal law gets you all three bureaus.

- [ ] **WEEK 1**
  Do your utilization math
  List every card's balance and limit. Divide. Anything over 30% is costing you.

- [ ] **WEEK 2**
  Pay down the highest-utilization cards first
  Attack the worst ratios, not the biggest balances. That's where the points are.

- [ ] **WEEK 2**
  Turn on autopay for every bill
  Every single one. No more late payments, ever.

- [ ] **MONTH 1**
  Dispute only genuinely inaccurate items
  Wrong info only. Keep copies of everything you send.

- [ ] **MONTH 1**
  Ask about authorized-user status
  One conversation with a family member who has an old, clean card.

- [ ] **MONTH 2**
  Open a secured card if your file is thin
  $200–$500 deposit. Use lightly, pay in full.

- [ ] **MONTH 2**
  Apply for nothing new
  No cards, no loans, no "0% financing" furniture. Nothing.

- [ ] **MONTH 3**
  Re-check your scores — then book your call
  See how far you've come. Then let's talk about your price range. →

YOUR NEXT STEP

Your score is a starting point, not a verdict.

You've got the playbook. Now find out exactly where you stand — and the exact path from here to your keys. Book a free 15-minute consultation and we'll map your next steps together.

Book My Free Consultation

No pressure, no obligation — just a clear plan.

This guide is educational information, not credit-repair or financial advice. Results vary by individual. Credit requirements shown are typical minimums and lenders may apply additional overlays. Equal Housing Opportunity.

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