



Credit Miracles
CREDIT REPAIR

**BEFORE YOU PURCHASE
A HOME THINGS, YOU SHOULD
KNOW THE FREE GUIDE!**

1. STAY PUT!

DO NOT CHANGE JOBS, ADDRESSES, OR BANKS! LENDERS WANT TO SEE YOU KEEP THE JOB FOR AT LEAST 2 YEARS (OR THE SAME INDUSTRY) WITHOUT ANY GAP!

2. ONLY APPLY FOR WHAT YOU NEED

DO NOT APPLY FOR THINGS YOU DO NOT NEED! LENDERS FEAR TOO MANY HARD INQUIRIES; IT APPEARS YOU NEED MONEY, AND IT IS A POSSIBLE LIABILITY...WHICH YOU DO NOT WANT!



3. PAY THOSE BILLS ON TIME!

PAYMENT HISTORY HAS THE BIGGEST IMPACT ON YOUR SCORES. LENDERS FEAR LETTING SOMEONE BORROW WHOM THEY FEEL LIKE WON'T PAY THEM BACK... KEEP IN MIND DEPENDING ON YOUR MORTGAGE TYPE, THIS CAN BE A 20-30 YEAR PAYMENT OBLIGATION. EVEN IF YOU CAN ONLY MAKE THE MINIMUM PAYMENT, THE PAYMENT SHOULD BE MADE ON TIME EACH MONTH.

4. DO NOT CLOSE ANY CREDIT CARDS!

SINCE YOUR MORTGAGE WILL BE AN ACCOUNT OPENED A WHILE, LENDERS WANT TO SEE A GOOD HISTORY AMOUNT, AND YOUR CREDIT CARDS ARE THE BEST, SO DO NOT CLOSE THEM! IF YOU ARE WORRIED ABOUT INTEREST, PAY THEM DOWN, AND KEEP THEM DOWN! (IT IS RECOMMENDED YOU KEEP THEM UNDER 30%, BUT I RECOMMEND UNDER 10% IF YOU ARE LOOKING TO PURCHASE A HOME)

5. FIX YOUR CREDIT!

YOU CAN PURCHASE A HOME WITH A FICO SCORE OF AT LEAST 580. I PERSONALLY WOULD RECOMMEND A FICO SCORE OF AT LEAST 640... THE BETTER THE SCORES MEAN A BETTER THE INTEREST RATE, MONTHLY PAYMENT, AND POSSIBLY A BETTER DOWNPAYMENT.

IF YOU NEED HELP WITH YOUR CREDIT, WE OFFER OPTIONS TO DO IT YOURSELF OR PAY US WHILE WE NAVIGATE YOU THROUGH WHAT WILL BE REQUIRED ON YOUR END TO ENSURE YOU ARE HOMEOWNERSHIP READY!

Thank You

CALL US:
800-544-2247

OUR WEBSITE:
www.miraclesofcredit.com

BOOK A CONSULTATION HERE:
<https://creditmiracles.as.me/schedule.php>