

# 8 Tips for Improving Your Credit Score

1. Check for and correct errors in your credit report.
2. Pay down credit card bills.
3. Don't charge your credit cards to the maximum limit.
4. Wait 12 months after credit difficulties to apply for a mortgage
5. Don't purchase big-ticket items for your new home on credit cards until after the loan is approved.
6. Don't open new credit card accounts before applying for a loan.
7. Shop for mortgage rates all at once - multiple inquiries for one type of loan (home mortgage) will not negatively impact your score.
8. Talk to your lender if you need assistance with credit recovery.