PREPARATION IS PROGRESS

Credit Preparation Playbook

You do not need perfect answers to start.
You need a clear picture and a realistic next step.

Credit is one part of mortgage qualification, not the whole story. Start with accurate information before assuming a score means “not yet” or “never.”[1]

Know what is actually on your reports

- **Review your credit reports:** Check the accounts, balances, payment history, and personal information. Checking your own credit does not hurt your score.
- **Flag information you believe is wrong:** Keep copies of statements and other supporting records. Dispute errors with both the credit reporting company and the company that supplied the information.
- **Bring questions, not assumptions:** Ask your lender which credit information is used for your application and what else needs attention in your file.

Review and dispute guidance: Consumer Financial Protection Bureau.[2]

Build habits you can maintain

- **Protect on-time payments:** Set reminders or use automatic payments when your cash flow can support them.
- **Work on card balances:** Create a realistic repayment plan that still leaves room for essential expenses and savings.
- **Pause before new borrowing:** Before a car loan, new credit card, or large financed purchase, ask how it could affect your mortgage plan.
- **Do not close accounts just to tidy up:** CFPB cautions against closing unused cards unless they carry an annual fee. Ask about your situation before making changes.

These are preparation habits, not a promise of a particular score increase or approval date.[1]

1. https://www.consumerfinance.gov/owning-a-home/prepare/get-your-money-situation-in-order/
2. https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/

A 30 / 60 / 90-day organizing plan

These are check-in points, not a credit-repair timeline. Your file, reporting cycles, and lender requirements determine what happens next.

First 30 days: understand

Review reports, list questions, and build a budget using what you actually spend. Choose one manageable payment or savings habit to improve.

By 60 days: follow through

Track payment habits and balances. Keep records of any disputes and responses. Ask your lender before paying a collection, closing an account, or opening new credit.

By 90 days: reassess

Review what changed and what did not. Update your lender on income, debts, and savings, then decide whether to apply, keep preparing, or adjust your price range.

My next action: ______________________ Target date: _____________

Be careful with quick-fix promises. Accurate negative information cannot legally be erased just because someone charges a fee. Improving credit takes time; a HUD-approved housing counselor can also help you plan.[1,2]

Have questions or need help with your next step? Call or email me. I'm happy to explain your options and help you feel prepared, without pressure or any obligation to move forward.

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Buyer Masterclass: https://satx.localhomeclass.com
Schedule a conversation: https://satx.localhomeclass.com/book

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Educational planning guide, not credit repair, a score guarantee, or loan approval. Share sensitive documents only through your lender's secure process.

1. https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/
2. https://www.consumerfinance.gov/owning-a-home/prepare/get-your-money-situation-in-order/