The Credit to Keys™ roadmap

Your credit score is where you are starting, not who you are. Work these six steps in order and check them off as you go.

1. **Know where you stand**
   Pull your three credit reports free at AnnualCreditReport.com. Write down your income, monthly debts, and savings. Looking at your own reports does not lower your score.

2. **Get your written plan**
   Sit down with Jaynette and turn the numbers into a plan: what to pay down first, what to leave alone, how much to save, and an honest timeline.

3. **Work the plan and check in**
   Follow the plan month by month. Check in on schedule so a small setback stays small.

4. **Get pre-approved**
   When your numbers are ready, apply for a real pre-approval with Jaynette or with any lender you choose. You will know your price range and payment before you shop.

5. **Find the home**
   Tour with a budget you trust. Make an offer with your advisor negotiating for you through escrow.

6. **Get your keys**
   Sign, close, and walk through your own front door.

My numbers today

Credit scores (three bureaus): _____ _____ _____

Monthly income before taxes: $ _____ Monthly debt payments: $ _____

Saved toward my home: $ _____ Target date to buy: _____

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Habits that carry the most weight

- [ ] **Pay every bill on time, every time**
  Payment history is the largest single factor in most credit scores. Set up automatic minimum payments so nothing is missed.
- [ ] **Keep card balances low**
  How much of your available credit you use is the next largest factor. Lower is better. Many advisors suggest staying under 30 percent of each limit.
- [ ] **Read your credit reports for errors**
  If something is wrong, you have the right to dispute it directly with the credit bureau at no cost.
- [ ] **Leave old accounts open**
  A long, quiet credit history helps. Ask before closing an old card.
- [ ] **Save on a schedule**
  Move a set amount to savings each payday, in the same account, so the money is easy to document later.

In the months before a home loan, avoid

- [ ] **Opening new credit cards, car loans, or store financing**
- [ ] **Co-signing a loan for anyone**
- [ ] **Changing jobs or becoming self-employed without talking to your loan officer first**
- [ ] **Large cash deposits you cannot document**
- [ ] **Missing or paying late on any account, including rent**

Ready for your plan?

Start at jaynettelancasterhomes.com/credit-to-keys or call 925-395-1356. You only need permission from yourself to begin.

Credit to Keys™ is a homebuyer education and readiness program. It is not credit repair, legal advice, a loan approval, or a commitment to lend. Results depend on your individual situation, and no specific credit score, loan approval, rate, or timeline is promised. Participation does not require you to use any particular lender, real estate agent, or settlement service provider.

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