



AZ
CLG



5 tips to get your credit mortgage ready!



Check your credit report!

We like [freecreditscore.com](https://www.freecreditscore.com) and [creditkarma.com](https://www.creditkarma.com)

It's free &
doesn't hurt
your credit!



Have a variety of credit

Credit cards and installment loans (student loans/car payment)

Don't have a
credit card? Get one!
Try a secured card if
your score is below
580.



Pay everything on time

Credit cards, car payments & student loans.
A late payment will hurt your credit for 24 months!

If you're late,
get current! It's the
fastest way to improve
your credit.



Credit card use matters!

Pay down cards to 50% of the credit limit.

For better
results, pay them
down to 30%



Beware of deal killers!

Collections, defaulted student loans,
judgments, tax liens, unfiled tax returns.

If you have these
problems, we can give
you a plan of attack and
help you determine your
best options for resolving
these issues!

Get started for \$25!

Credit Repair | Debt Relief | AZCLG.com