

## What Does Your Credit Say?

Get started on the right foot—get a consumer credit report before you start your home search. Checking your credit before you apply for a home loan will help you avoid surprises as you get closer to finding your dream home. A consumer credit report is a record of your credit payment history. Any delinquent payments or prolonged debts can appear on your credit report for seven years. Neglecting credit problems may result in paying higher mortgage interest rates or delays in your application for financing. Clearing your credit will help your home closing go smoothly.

To see what your credit report says about you, contact one of these three agencies:

Experian 1-888-397-3742

Equifax 1-800-685-1111

TransUnion 1-800-888-4213

Remember, credit reports can include mistakes, so read your report carefully. If you see a problem, request an investigation to verify your information with the source. Once you have verified your good credit or corrected any problems, you are on your way to a successful home buying experience. You'll be surprised what a difference good credit can make as you prepare to buy a home.