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10 Secrets To Raising Your Credit Score

As you most likely already know your credit score plays an important role in the mortgage process. And if you are like most people, you are probably interested in how to make it better. Here are 10 tips for raising your score.

1. Order a copy of your credit report

This might seem elementary, but if you haven't actually seen your credit report you won't know what's on there and there might be some surprises. Ask us how to order your credit.

2. Correct any mistakes

You very well may have mistakes on your credit report. Make sure to get those corrected! Some common mistakes include: lower credit limits than you actually have; charge-offs, late payments that aren't yours; negative items that are over seven years old that should have been automatically removed (10 years in case of bankruptcy).

3. Dispute Older negative reports on your credit report

You may have older inaccurate negative events on your report. Make sure to dispute these, especially if they are from a smaller collection agency.

4 . Ask the credit card company to remove a late payment.

Of course we always mean to pay our credit card bill on time but sometimes things happen and for whatever reason we make the payment late. If you recently were late on a payment and have a history of paying on time, you can call the credit card company and ask them to waive the late payment fee and remove it from your record and they will often do it!

5. Pay down the balances on your credit cards.

The higher the gap between the available credit and the balance on your credit card the better, so try to pay down the balances.

6. Distribute the balance among different cards

It's better to have a lower balance among a few credit cards than a high balance on one card and no balance on the others.

7. Use older credit cards if you haven't been.

Older credit history is good so put that old credit card back in your wallet and use it.

8. Make sure you have credit cards and are using them

If you pay for everything with cash or check you aren't building a credit history which is necessary for your credit score, so get a credit and use it for some of your purchase (just pay it off like you do your other bills).

9. Don't overcharge

Try not to charge more than a third of the limit (less than that is even better).

10. Pay your bills on time

We all know we should do this, but in today's hectic world it can be easy to forget.

You can set yourself email reminders to pay your bills or set up autopay with your bank or credit card company to automatically make a payment before the due date.

These tips will help you on your way to a better credit score and enjoying the benefits that come with it. If you are trying to improve your credit score in order to buy a home, getting preapproved is an excellent idea to see what you will actually qualify for.

[Click Here to start the preapproval process](#)

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