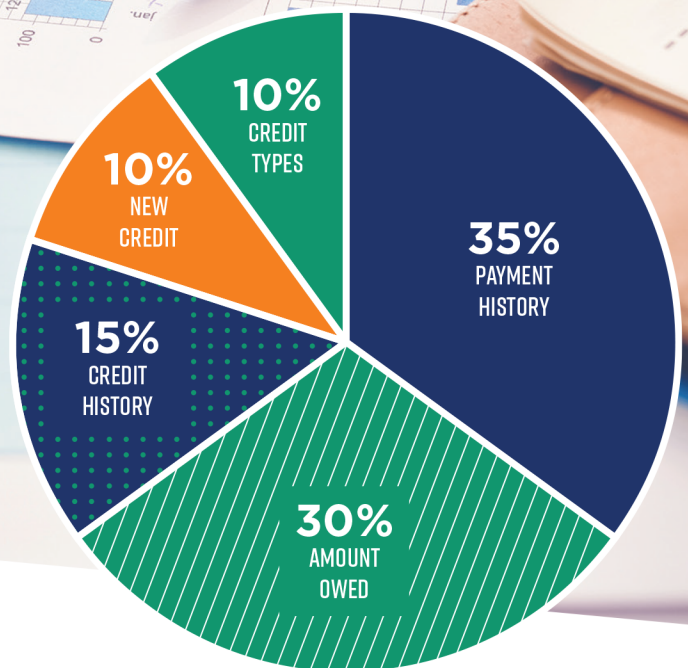


# Know Your SCORE!

*Your credit score is tremendously important when you're buying a home. Learn what factors make up your score and how keeping it strong can help you qualify for a mortgage!\**

- ▶ **Pay your bills on time.** This has a huge impact on your credit score. Any debts that haven't been paid for 30 days or more can each lower your score by as many as 10 points.
- ▶ **Try not to close accounts.** A lengthy, well-managed credit history will help your score. If you have a number of credit accounts, keep the oldest ones open and active.
- ▶ **Minimize credit applications.** Don't apply for credit you don't need. Each time you submit a credit application, a lender requests to view your report, which can reduce your score.
- ▶ **Keep your balances low.** Your credit score evaluates your total balances in relation to your available credit. This is called credit utilization. Try to keep this ratio at or below 30%.

\*CrossCountry Mortgage does not provide credit repair or credit counseling services.



UNDERSTAND HOW CREDIT SCORES  
AFFECT MORTGAGE APPROVALS.

*Call or email today!*



## Shabrena Buchanan

Loan Officer  
NMLS 1853622  
O: 443.423.1566  
F: 443.423.1566  
shabrena.buchanan@myccmortgage.com  
ccm.com/shabrena-buchanan  
8840 Stanford Boulevard, Suite 4100  
Columbia, MD 21045



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). TE00208