

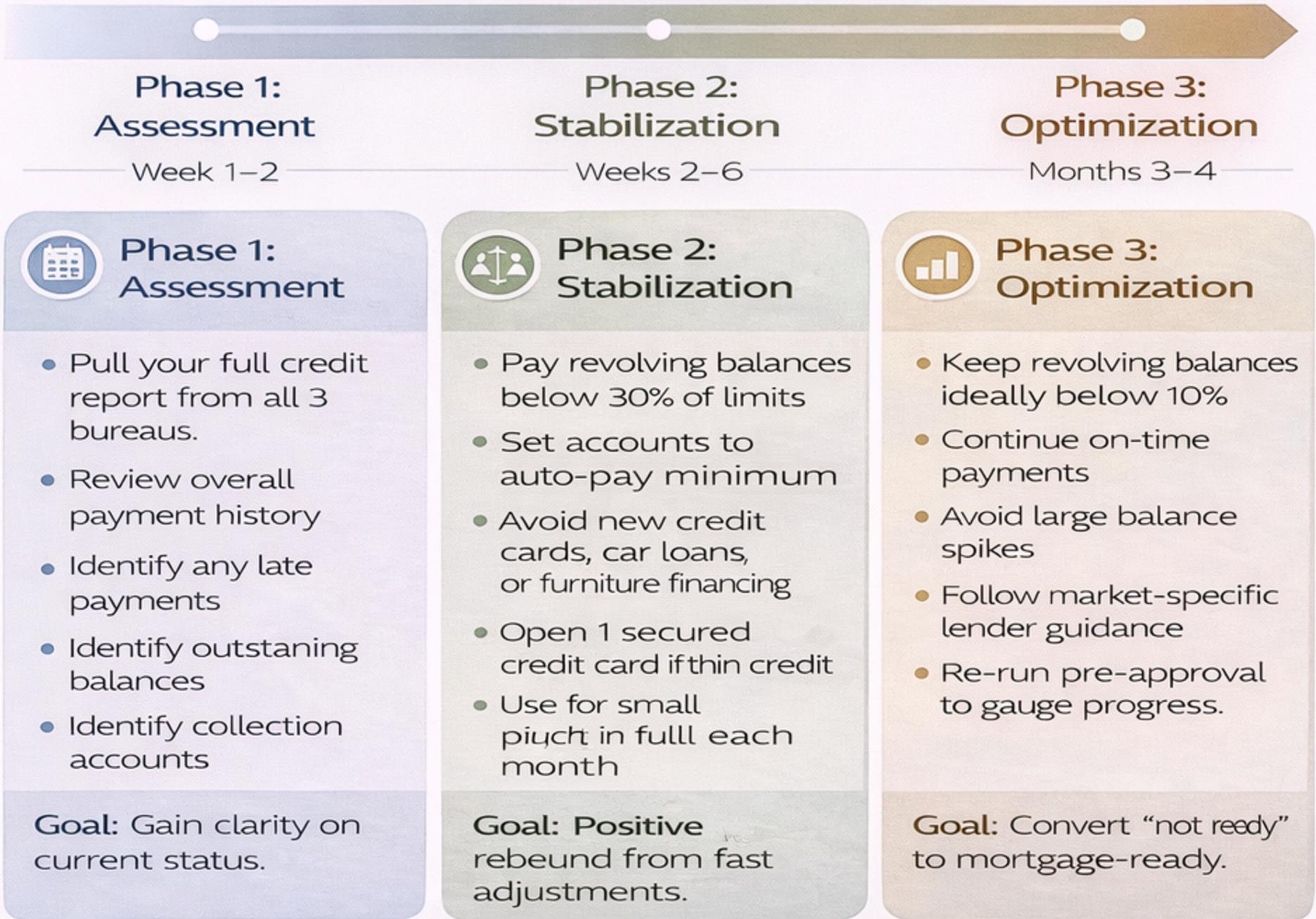


# The Mortgage Readiness Plan

A Structured Approach to Strengthen Your Buying Power

Even a modest improvement in your credit profile can significantly increase your loan options and affordability.

## Timeline to Mortgage Approval



**Secured Credit Cards**

A Secured credit card requires a refundable deposit that becomes its limit.

**If managed properly:**

- Reports to all credit bureaus
- Builds payment history
- Improve credit mix
- Can strengthen thin or damaged profiles

**The Five Credit Strength Levers**

- 1. Payment History**
  - Never miss a payment
  - Set auto-pay where possible
- 2. Credit Utilization**
  - Keep balances below 30% of limits
  - Under 10% is ideal)
- 3. Length of Credit History**
  - Avoid closing old accounts unless necessary.

Always consult your lender before making major credit changes during the mortgage preparation process.