

Are you PREAPPROVAL READY?

Want to boost your chances of preapproval? A little credit prep can go a long way! Follow these simple steps to get your credit ready for preapproval:

✓ Check your Credit Reports

- Head to AnnualCreditReport.com for free access to your reports from the 3 major credit bureaus.
- Spot a mistake? Dispute it! Fixing errors can quickly improve your score.

✓ Cut Down on Credit Junk Mail

- Tired of pre-approved credit offers? Opt out at OptOutPrescreen.com
- Want fewer calls too? Visit DoNotCall.gov.

✓ Unlock Your Credit

- If you've frozen your credit to protect against identity theft, be sure to temporarily lift it before lenders pull your report.

✓ Tackle Credit Card Balances

- Keep your balances below 20–25% of your credit limits for a quick credit score boost.
- No need to close accounts—just pay them down as much as you can.

HOME *Starts* HERE



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*Contact us to get your
free pre-approval!*



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