



### COMPLETE CREDIT RESOURCES PROGRAM

By completing the full Credit Resources Program, you will increase your credit score, remove errors and bad debts from your credit report and set yourself up for **mortgage success!**

### EVALUATE YOUR FINANCES

1. Ensure you have **stable income** and solid employment history
2. Consider how much you want to spend on a house, aiming for 30–40% of your gross household income
3. **Save up** for a down payment (at least 5% of the total home price)



### FIND A MORTGAGE BROKER

Search for a local mortgage broker who can help you secure the **best rates** and help them navigate the **mortgage approval** process.



Home buying is not just about **investing in property**,  
but **investing in dreams**

- Christina Fitzer