BY KARINE FENSKE, YOUR DEDICATED REALTOR®

The Buyer's Credit *Advantage* Guide

How to Increase Your Credit Score & Secure the Best Mortgage Rate.

Read the Guide | Contact Karine





FROM KARINE FENSKE

A message to *my clients*

I created this guide because I've noticed that not all buyers are given access to these valuable insights during the lending process.

While I am not a lender, my role as your REALTOR® goes far beyond the transaction. I am deeply committed to supporting my clients with strategic guidance — helping you optimize your credit profile is part of the level of service and diligence you can expect when working with me.

My goal is simple: to position you to secure the most favorable terms when buying a home.

I have also included a section on fraud prevention, as it has unfortunately become increasingly common. Protecting your credit is just as important as building it, especially when preparing for a major financial step like purchasing a home.

Happy Reading!

WHY YOUR CREDIT SCORE MATTERS

Your credit score is one of the most *powerful financial tools*

Lenders use scoring models like FICO to determine your loan approval, your interest rate, and your monthly payment. Even a small increase can save you thousands — sometimes tens of thousands — over time.

Credit Score Tiers & Impact

620–679	Limited options
680–719	Good, not optimal
720–799	Very strong
800+	Elite rates

PART 1

Increase Your Score Fast *(30-60 Days)*

Pay Down Balances
Keep credit utilization under 10%. Pay before the statement closing date.

Clear Collections
Negotiate pay-for-delete on outstanding debts for fastest removal.

Never Miss a Payment
Payment history is 35% of your score. Set up auto-pay to stay consistent.

Avoid New Credit
No car loans or financing 3-6 months before applying for a mortgage.

Request Limit Increases
Higher limits lower your utilization ratio. Request soft-pull only.

Dispute Report Errors
Check Experian, Equifax, and TransUnion regularly. Fixing errors = fast improvement.

PART 2 - ELITE STRATEGY

From 720 to *800+*

At this level, it's about precision optimization.

- ✔ Optimize utilization to 1–3% using the "All Zero Except One" method
- ✔ Maintain perfect payment history — zero late payments
- ✔ Keep oldest accounts open to maximize credit age
- ✔ Strengthen credit mix: cards + installment loans
- ✔ Avoid all hard inquiries and unnecessary credit checks

Timeline for Improvement

7–14 days	Utilization updates reflect
30 days	Noticeable score changes
60–90 days	Strong improvement visible
3–6 months	Major score increase
6+ months	Reach elite level

PART 3

Credit Protection & *Fraud Prevention*

Protecting your credit is just as important as building it.

Use Credit Cards, Not Debit
Better fraud protection. Keeps your bank account secure. Use debit cards only when necessary.

Separate Your Spending
Use different cards for daily expenses, mortgage, auto, business, online purchases, and subscriptions.

Automate & Monitor
Enable transaction alerts. Pay at least 5 days before due dates to avoid late payments.

Freeze Your Credit
Freeze credit with Experian, Equifax, and TransUnion when not actively applying. Free and easy.

Watch for Warning Signs
Unknown accounts, small suspicious charges, or unusual activity — act immediately if detected.

Secure Loan Payments
Use a dedicated bank account for mortgage payments. Set alerts and monitor all activity.

THE REAL ESTATE ADVANTAGE

Improving your score means *real savings*

Even a small increase can save hundreds per month.

Lower interest rates | Lower monthly payments | Higher purchasing power | Stronger offers

FINAL THOUGHT

A high credit score is not just about approval — *it's about control, leverage, and long-term wealth.*

Buy smarter | Pay less | Win more opportunities

MY COMMITMENT TO YOU

As your REALTOR®, I don't just help you find a home.

I help you:

- ✔ Prepare financially
- ✔ Connect with the right lenders
- ✔ Position yourself for the best possible outcome

Ready to start your *search?*

Let me help you with a personalized home search — so you can find your perfect Arizona home.

480-207-8215 | Email Karine

HOMESMART

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