

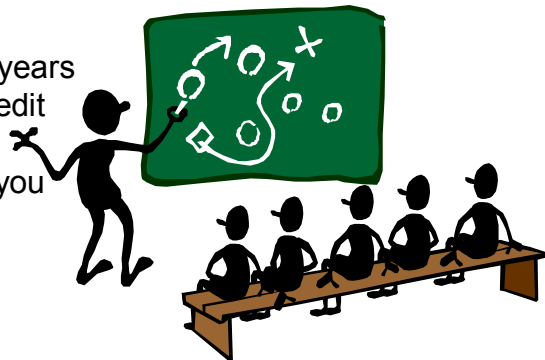
Your Credit Game Plan



From our years of experience please find following some time-proven techniques to quickly raise your credit score, allowing us to resubmit your application in a little as 1-2 months. We have seen spectacular results from those customers who acted this plan (one recent buyer went from a **511** fico to a **623** in less than 2 months, by doing exactly what you see below).

Past Credit:

While it is usually not helpful to pay off collections 2 years or older, it may be in your best interest to utilize a credit optimizing company to remove the old / derogatory information. Please let us know if this is something you would like our help with.



Present Credit:

1. No late payments (catch up any accounts that are late).
2. Don't go over your credit limit (even by late fees- this kills your score).
3. Seek to pay down credit cards to at least 50% of the limit (start with a small card and work to the bigger ones).
4. Do **not** close good accounts. Even if you pay off a credit card, leave the account open with a zero balance (these help you).
5. Do **not** consolidate all your credit cards to one (leave them all open and pay them down below 50% of available credit line).
6. Do **not** get a new car, furniture, appliances, etc. These will hurt you. Wait until you get the mortgage, and then get the car.

Additional Credit:

1. If you don't have any current accounts in good standing it is beneficial to your credit score to obtain new lines of credit to show you have good credit practices by paying it on time every month.
2. Orchard Bank guarantees approval on a low limit unsecured credit card. More information can be found at www.OrchardBank.com.
3. Your bank or credit union can often provide a secured credit card (your card is backed by money in a savings account). These are great.
4. Again, don't buy a new (or used) car! Auto Loans destroy more mortgage applications than any other kind of debt (get a car after your house).



By following these suggestions you are taking positive steps to raise your credit score and get into your dream home! We will be in contact once a month to check in and see how you are doing. In 2 months we will check your score again in preparation of a re-submission to the lenders.

If you have any questions at all please call or write our office. We are here to help every step of the way!