



"I've processed 1,000,000+ mortgage applications and share all of the credit secrets from the lenders!"

GUIDE ON ALL COMPANIES OFFERING
FREE CREDIT SCORES + EXACT STEPS TO
GET SCORES HIGHER – **FREE DOWNLOAD**

Exact steps to get your Credit Scores higher:

- 1st Step** - Sign up for an account at the 3 bureaus - [Experian](#), [Equifax](#), and [TransUnion](#). You may need to dispute information at each bureau and will eventually need to have an account at each bureau. Pay attention to "FICO" Credit Scores on your reports as 90% of lending decisions are made according to the "FICO" scoring model.
- 2nd Step** - Pay all of your credit accounts on time! The "Payment History" category on your credit report makes up 35% of your scores.
- 3rd Step** - Review all Adverse accounts and dispute them. It is free to dispute information at the 3 bureaus [Experian](#), [Equifax](#) and [TransUnion](#).
- 4th Step** - Don't apply for any loans or any type of credit until you know your Credit Scores at all 3 bureaus. Applying for credit generates a "hard inquiry" which negatively affects your scores. Soft inquiries (*just looking at your own credit report*) do not affect your credit scores.
- 5th Step** - Pay all revolving credit accounts down to 30% or less "utilization". The "Utilization" category on your credit report makes up 30% of your credit scores. The less utilization the better, but, above 30% can cause a very high degree of point fluctuation.

Tell me all about you and your life on my social media pages - I'd love to hear!

6th Step - A good and quick trick is to request credit line increases. This can only take a few minutes at each company where you have a card, but, only do this once you get your credit scores to the "fair" rank. An approval is unlikely if this request is made with "poor" credit.

7th Step - Add Credit Accounts! Did you know you need 21 or more Credit Accounts to be in the "excellent" bracket for the Total Accounts category of your credit scores? The "Total Accounts" category on your credit scores represents 10% of your scores. Even if you have bad or no credit head to our Credit Card Finder on QuickApply.com and start adding credit accounts! Secured cards, prepaid cards, and credit builder cards have no credit score or previous credit requirement.

If you don't already have 11 or more accounts you need to build this up ASAP, so START NOW ! 21 or more credit accounts is the top bracket, but, 11 - 20 is considered the "good bracket" so 11 is a good goal.

The only thing you have to lose is high interest cost and the opportunity to travel the world, stay in amazing hotels, go to concerts, make everyday purchases and even dine out ALL on rewards points!

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Companies that offer free credit scores to the general public:

- Chase Credit Journey
- CreditWise from Capital One
- Credit.com
- Discover Financial Services

Credit Card Issuers that offer Free credit scores to certain customers:

1st United Credit Union

American Express Travel Related Services Company, Inc.

Bank of America

Barclaycard

Capital One

Chase Bank USA, N.A.

Chevron Federal Credit Union

Citibank, N.A.

Credit Shop

Commerce Bancshares, Inc.

Discover Financial Services

DuPont Community Credit Union

Elements Financial

Fairfax County Federal Credit Union

Harvard University Employees Credit Union

Huntington National Bank

Los Angeles Police Federal Credit Union

MassMutual Federal Credit Union

Merrick Bank Corporation

Navy Federal Credit Union

NSWC Federal Credit Union

Pentagon Federal Credit Union

Polish & Slavic Federal Credit Union

Redstone Federal Credit Union

Signal Financial Federal Credit Union

Space Coast Credit Union

Star One Credit Union

State Employees' Credit Union

Synchrony Bank First National Bank of Omaha

U.S. Bank

First PREMIER Bank

Wells Fargo

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**Companies that offer Free Credit Scores to customers
for products other than credit cards:**

1st United Credit Union

Capital One

Chase Bank USA, N.A.

CreditShop

Discover Financial Services

Elements Financial

First National Bank of Omaha

Los Angeles Police Federal Credit
Union

MassMutual Federal Credit Union

Nationstar

NSWC Federal Credit Union

Pentagon Federal Credit Union

Redstone Federal Credit Union

Space Coast Credit Union

State Employees' Credit Union

U.S. Bank

Wells Fargo

Non Profit Credit

Non Profit Credit Counseling providers that offer free credit scores:

Ariva, Inc.

Bend Area Habitat for Humanity

Capital Good Fund

Capstone Community Action Service

Center for Changing Lives

Consumer Credit Counseling Service
of Buffalo, Inc.

Consumer Credit Counseling Service
of the Savannah

Financial Pathways of the Piedmont

Nationstar

NSWC Federal Credit Union

Pentagon Federal Credit Union

Heartland Alliance

Housing and Credit Counseling, Inc.

Jamaica Plain Neighborhood
Development Corporation

Justine PETERSEN

Northwest Access Fund

Raphael House of San Francisco, Inc.

Checklist you can use as you review your credit reports to help check for errors

<https://www.consumerfinance.gov/ask-cfpb/>

How to find a housing counselor near you: <https://go.usa.gov/xQNH5>

If you need to dispute errors you find on your reports, visit "Ask CFPB" to find out how

www.consumerfinance.gov/ask-cfpb/category-credit-reporting/disputing-errors-credit-report/

You can also dispute errors on the websites of each bureau (**Equifax**, **Experian**, and **Transunion**) for free.

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