



Improving Credit Options

Fresh Start makes everything easier when you're buying a home, giving you more financial freedom. **Get complimentary access to a credit consulting team that develops customized strategies that can improve your credit score.** It's a game plan that can make getting a mortgage easier and help you get a better rate. In today's market, that gives you an advantage.

Improve Your Credit Score

We'll show you ways to raise your score, so you can find the best possible rate. Fresh Start has determined that clients with the best success for improving their scores have these qualities:

- 570+ credit score
- No foreclosures or bankruptcies in the past two years
- Qualifying income

Lean Fresh Start Strategies

There are a number of things you can do to increase your credit score, giving you a better chance to get approved for a mortgage. Fresh Start can also put more money in your pocket by helping you qualify for lower rates.

- Open up additional credit cards
- Pay down debt
- Remove collections
- Remove late payments
- Authorize user accounts

We can help you achieve financial freedom and get into your new home faster with these Fresh Start solutions!



The Power of Monument

Personal ♦ Knowledgeable ♦ Experienced

NMLS #2705 (Lexington) NMLS #803542 (Newburyport)

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