

Your Guide to Fresh Start[®]



Helping You Achieve Financial Freedom

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.

Get into a New Home Faster with Fresh Start Solutions

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

Learn 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

Get on the Right Track

Things happen, and your credit rating may not be ideal now, but with Fresh Start, you can be closer to financial freedom. We'll advise, support and bring you smart strategies. This gives you the leverage you need to fulfill your dreams: owning a new home.



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