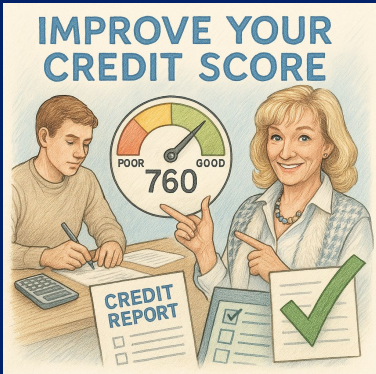







HOME BUYING GUIDE: **IMPROVE YOUR CREDIT SCORE**

A strong credit score is essential for securing the best mortgage terms and rates when buying a home. In Sacramento, a credit score of at least 620 is generally needed for conventional loans, while FHA loans offer flexibility with scores as low as 580.

Before purchasing a home, it's crucial to understand your financial situation thoroughly. Budgeting tools and mortgage calculators can assist in planning, while exploring various loan options and assistance programs can ease financial burdens. Enhancing your credit score involves paying off existing debts, correcting credit report errors, and maintaining a low credit utilization ratio. Consistently managing these aspects will improve your credit profile, leading to better mortgage options.



-  A credit score of 620+ is usually required for conventional loans.
-  FHA loans may allow credit scores as low as 580, helpful for some buyers.
-  Use mortgage calculators to budget and estimate monthly payments.
-  Keep credit utilization under 30% to improve your score.
-  Regularly check and correct errors on your credit report.



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