

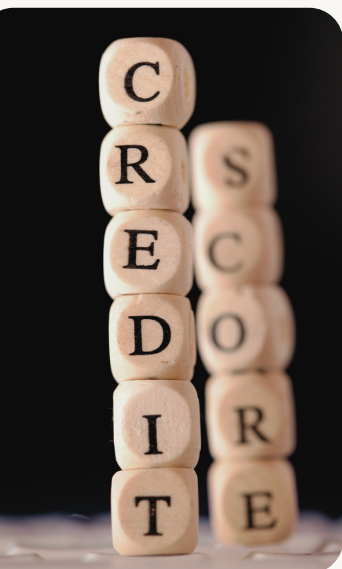
Improving Your *Credit Rating*

Although we have access to specialist lenders, some who accept applications despite adverse client, to increase your mortgage success rate we want to help you prove that you are a reliable borrower.

Each lender has their own set of criteria, but for most, the things which pose concern when they review your credit report include:

- Late payments
- A default or CCJ
- Frequent credit applications in a short space of time
- You're not on the electoral roll

WHAT YOU CAN DO



- Review your outgoings to see if you can decrease your living costs – by switching providers or cancelling unused subscriptions you will have the extra money and shouldn't be paying anything late
- If you have a County Court Judgement, remind the lender that/if you have paid the full amount. Have you ever tried asking any credit reference agencies to remove it from your profile?
- Pay off any existing debts you may have
- Register yourself on the electoral roll if you're not already (using your current address) - <https://www.gov.uk/electoral-register>

If you've performed a credit check on Experian or Equifax and your report shows a number of issues, it's important you address these issues sooner rather than later so that they don't become a problem and affect your mortgage application.

Your home may be repossessed if you do not keep up repayments on your mortgage.