

home wealth

Could you be a home buyer?

by Kit Sixel, Principal Broker and Owner of Sixel Real Estate

Your credit score will be the biggest determining factor in whether or not you can get a home loan, and what interest rate you will qualify for. If your credit score is 640 or better, you can get a loan on a house. Boost your credit score with these tips:

- » Avoid opening new accounts.
- » Avoid closing accounts with a long payment history.
- » Keep your balances as low as possible on revolving accounts. Charge cards that are maxed out can have a huge impact on your score.
- » Avoid allowing other people to pull your credit. Credit inquiries can lower your score by as much as 10 percent.
- » Pay your bills on time. Recent late payments can lower your score by more than 70 points.
- » Talk to a mortgage consultant for advice on how to boost your score. A one point difference in your score can be the difference between qualifying and not qualifying, or can change the cost of a loan by thousands of dollars.



Kit Sixel is the Principal Broker at Sixel Real Estate in Eugene, and is the mother of two children. Kit provides bus tours of homes for sale throughout Lane County, including new homes by local builders and bank owned homes for first time home buyers and investors. You can contact Kit at www.sixelre.com or Kit@SIXELre.com



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