



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:

- ④ Late payments
- ④ A default or CCJ
- ④ Frequent credit applications in a short space of time
- ④ You're not on the electoral roll

what you can do

- ④ 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
- ④ 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?
- ④ Pay off any existing debts you many have
- ④ 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.