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No Credit Score, No Problem

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Cheryl had always wanted a home of her own, but she had some credit problems in the past. Lenders kept telling her that her credit score wasn't good enough or she didn't have a credit score. Now one seemed interested in helping her. Fortunately, a friend of hers referred her to me. Not only did we explain the situation to Cheryl, we were able to help her buy her first home.

Cheryl's past credit problems had made her nervous about acquiring new debt. Therefore she avoided credit cards, paid cash for her purchases, but was not re-establishing her credit worthiness. She was always very good about paying her rent and monthly bills. She was determined not to let debt (like credit cards) get her in trouble again!!!

We showed her how we could add her monthly payments such as rent, phone, electric, and gas to her credit history so that she could qualify to buy her first home. Cheryl will be the first to tell you, it did take a little work, but it was well worth it!!!!

If you know anyone who could use some help to establish their credit history to buy a first home, please ask them to give me a call or e-mail. We specialize in helping homebuyers find the best loan program for their needs.