



# Your guide to Fresh Start®.

## Helping You Achieve Financial Freedom

Fresh Start® could make everything easier when you're buying a home. Get complimentary access to a Fresh Start® Consultant who will develop customized strategies that can improve your credit score. It's a game plan that can make getting a mortgage – and a better rate – more manageable. In today's market, that gives you an advantage.

## Fresh Start® Could Help You Get Into A New Home Faster

### Take Control Of Your Credit

We'll show you ways to raise your score, which may help you get a better rate. Fresh Start® has determined that clients with the best success for improving their scores have these qualities:

- Minimum credit score of 570
- No foreclosures or bankruptcies in the past 2 years
- Qualifying income

### Learn Fresh Start® Strategies

There are a number of things you can do to increase your credit score, giving you a better chance to get approved for a mortgage. Fresh Start® can also put more money in your pocket by helping you qualify for lower rates.

- Open up additional credit cards
- Pay down debt
- Remove collections
- Remove late payments
- Authorize user accounts

### Get On The Right Track

Things happen, and your credit rating may not be ideal now, but with Fresh Start®, you could be closer to financial freedom. We'll advise, support and bring you smart strategies. This gives you the leverage you need to fulfill your dream of owning a new home.

Visit [VIP.QuickenLoans.com/NGAMichigan](https://www.vip.quickenloans.com/NGAMichigan) or call **(866) 357-7645** to get started today.

# Quicken Loans®

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