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CREDIT GUIDE

No Score? Thin Credit? Still Doable

You can get a mortgage without a traditional credit history.

THE SITUATION

Plenty of responsible people pay cash for everything and end up with no score at all. Lenders have a path for this: alternative credit.

WHAT COUNTS INSTEAD

Twelve months of on time rent, utilities, phone bills, insurance payments, even streaming and subscriptions on some programs. Documented history of paying obligations is the point.

THE PRACTICAL PATH

FHA is the most friendly to non traditional credit. Expect a little more paperwork and start gathering payment histories early. A secured credit card today builds a real score within months.

BUILD A FILE FAST

- **12 months of rent history is gold**
- **Utilities, phone, insurance all help**
- **Secured card starts a score in months**
- **Become an authorized user on family cards**
- **FHA is the friendliest program here**

YOUR MORTGAGE GUIDE

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