

Steps to better credit health

A helping hand for your customers:
Mortgages and renovations

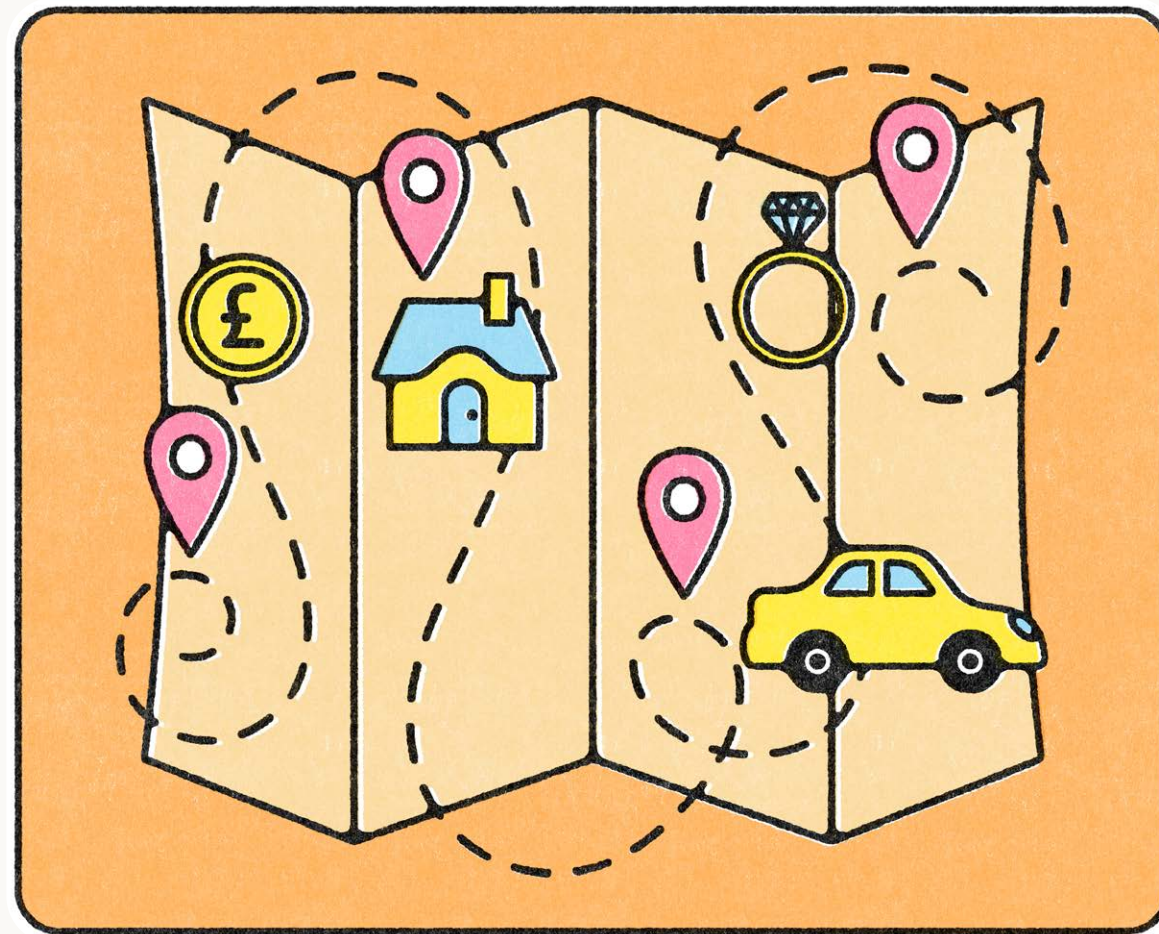
Everyone has goals.

Some of life's biggest moments depend on your ability to borrow money.

Whether it's taking the first step on the property ladder or embarking on a mammoth home renovation, credit reports can feel like a dark cloud hanging over your dreams.

That's where we come in.

Through your referrals, we're able to help our customers make sense of the numbers and understand where their credit health's at. What was once a daunting hurdle can become an opportunity for getting on the path to making goals a reality.

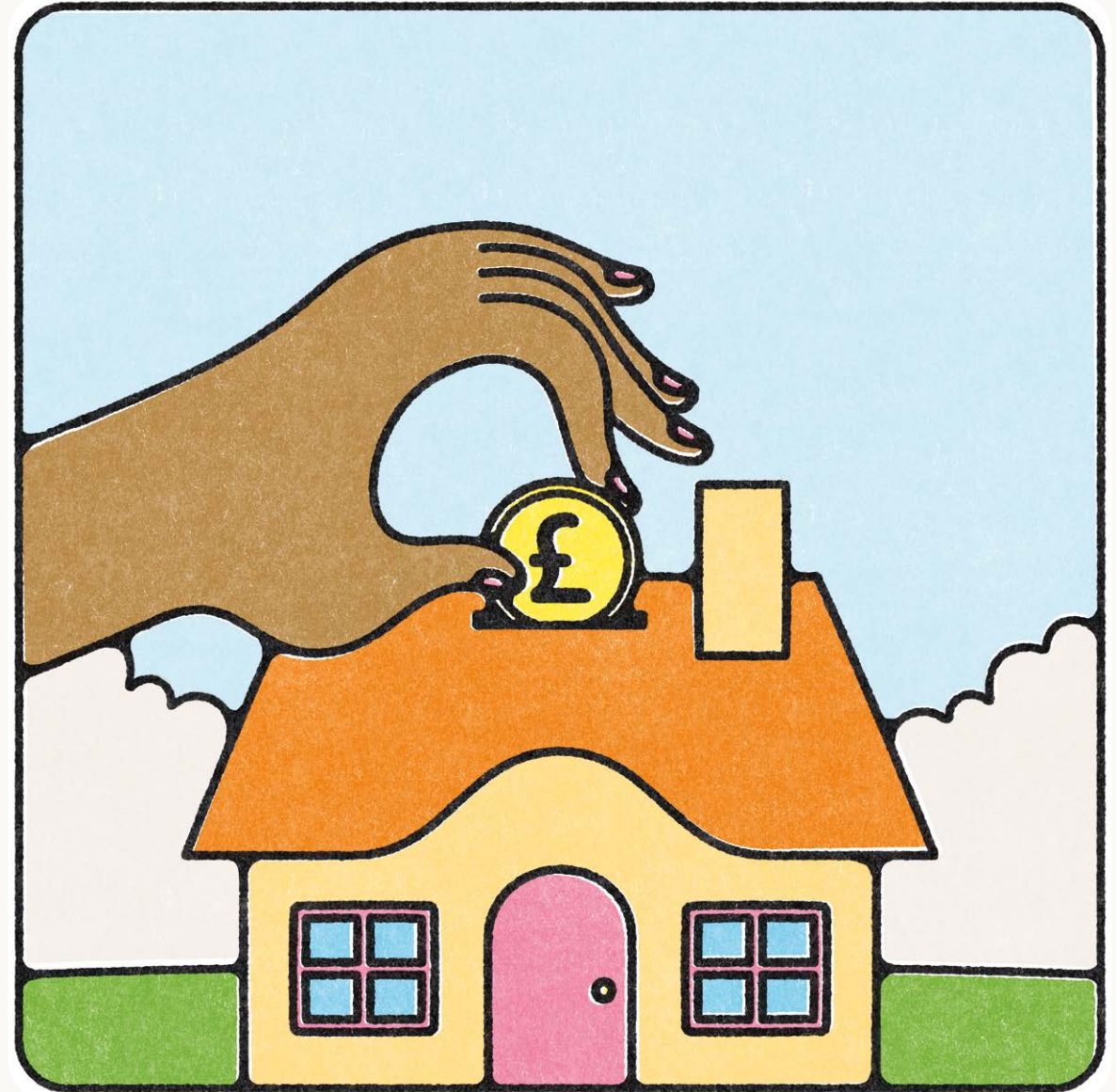


A place to hang their hat

We can help smoothen the property-buying process, from preparing to apply for a mortgage through to the final steps of the purchase.

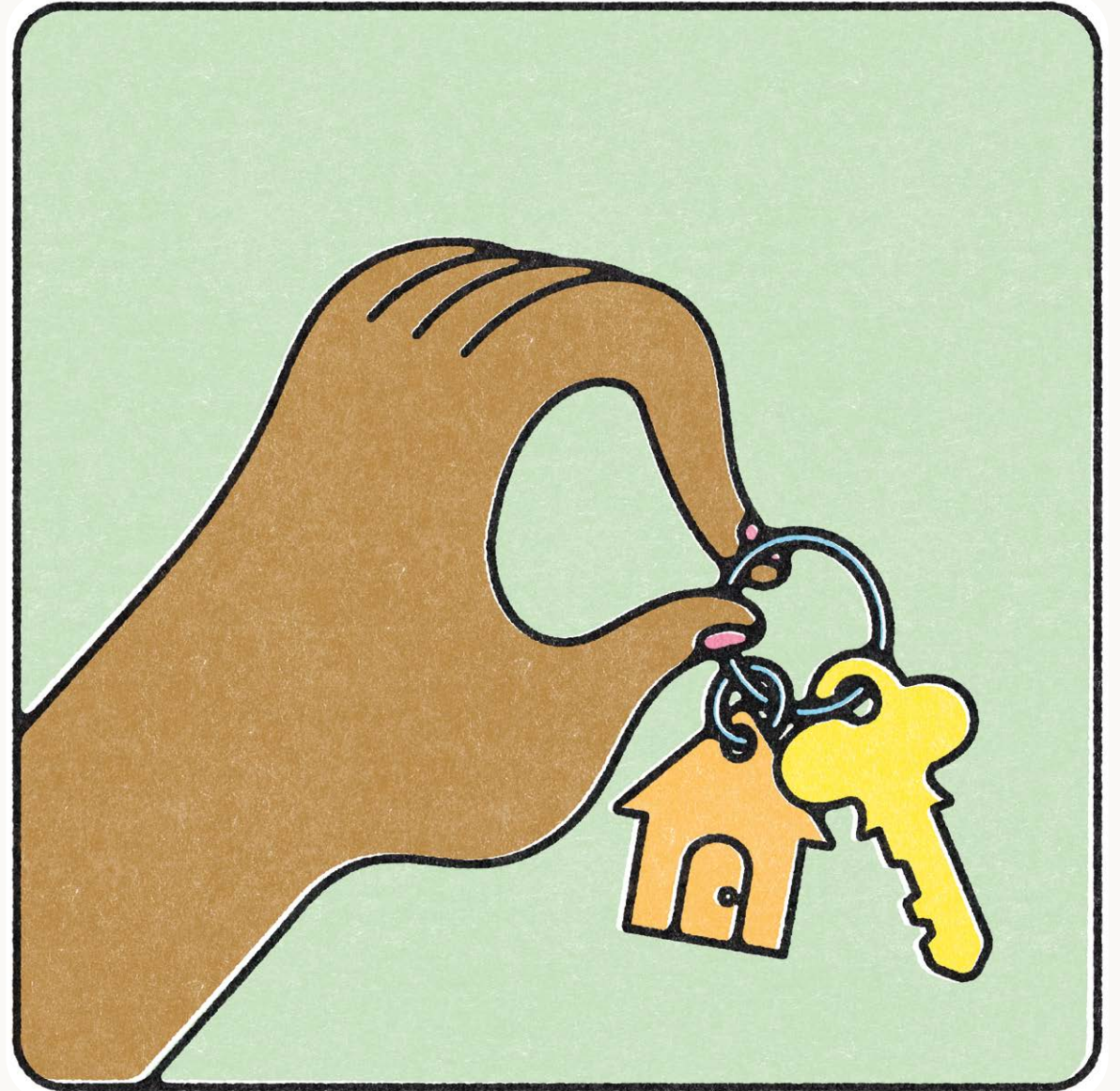
Here's how:

1. Customers could increase their chances of being accepted for a **Mortgage in Principle** by getting their credit health in shape beforehand – allowing brokers to focus on securing the **best deal** with lenders.
2. They could **improve their credit score** before making a full application. Dotting the Is and crossing the Ts on the most detailed credit report out there will help steer clear of any unexpected issues.
3. **Credit checks** happen at various stages of the homebuying journey, and customers can be keep an eye on them all across their file.
4. We could help homeowners-to-be avoid any nasty surprises during **drawdown checks**, which take place a few days before the completion date.



And there's plenty to do once the keys are in the door...

1. Their **new address** needs to be reflected on their accounts and the Electoral Roll, and they can monitor these updates with their file.
2. Customers can make sure their **new mortgage** is shown correctly on their credit report and check if any previous mortgage has been resolved.
3. Feeling inspired by Instagram to start knocking down some walls? Keeping an eye on their credit health will help them take the steps to get in good stead for their next purchase, be it a **home renovation** or **new appliance**.





Set up for success

Any questions? Get in touch – we're here to help.

Our partnerships team is available Monday – Friday, 8am – 4pm

Phone: 01872 309097

Email: partnerships@checkmyfile.com

<https://partners.checkmyfile.com>