

# ASK A REALTOR®



**Jenny Wun PREC**  
Real Estate Specialist

**Q.** How does my credit score impact my ability to get a mortgage for a home?

**A.** Almost one third of Canadians lack the knowledge about how to achieve a good credit score. Poor credit rating results in financial limitations which can cause unnecessary delays during the purchase process. By knowing your credit standing, you'll be in a better position to navigate through the negotiations of an offer through this strong market. Here are some tips to help you improve or maintain your credit score:

- Pay your bills on time: Set up an automatic bill payment to help you stay on track.
- Manage your credit cards: Credit bureaus review your total length of credit history and measure how you manage them.
- Check your credit report annually: Free credit reports can be obtained to ensure there are no errors or problems.

To ensure you are on the right track to purchasing a home, call your local real estate advisor, Jenny Wun. Jenny can be reached at 604-961-3559 or [jenny@jennywun.com](mailto:jenny@jennywun.com)

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