

# Credit Prep: 90 Days to a Better Rate

What underwriters actually look at, the four fast wins that move your score, and the two things you must NOT do before closing.

## What underwriters care about (in order)

- Payment history — 35% of your score
- Credit utilization — 30% of your score
- Length of credit history — 15%
- New credit — 10%
- Credit mix — 10%

## Four fast wins (30–60 days)

- Pay down revolving balances below 30% utilization (under 10% is even better)
- Dispute and remove inaccurate collections — they often disappear
- Become an authorized user on a family member's old, well-paid card
- Make every payment on time — autopay the minimums at minimum

## Two things NEVER to do before closing

Do not apply for new credit (cars, store cards, even a 'no-impact' soft pull that turns out to be hard).

Do not pay off and close old accounts — closing them shortens your average age and can drop your score.

## Credit score thresholds that change your rate

- 620: minimum for most conventional loans
- 660: better pricing tier
- 720: prime pricing — the rate you see advertised
- 760+: best available pricing

## **Realistic timeline**

30 days: utilization changes hit the bureaus. 60 days: disputes resolve. 90 days: new positive history shows. Plan accordingly.

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