

## **3 Simple Power Moves for Buying Your Charlottesville House – Building Your Credit Score 101**

Since buying a house in Charlottesville is rarely a spur-of-the-moment decision, the shrewdest way to use any lead time is to fortify your side of the coming transaction. After all, there will be two sides striking that bargain.

For their side, the sellers will have to spruce up the property, prepare a marketing plan, post their Charlottesville listing, and then open their home to the public and to you—and later, to your inspector. For your side, you need do nothing more than to work with your agent to craft an acceptable offer—and to provide convincing proof that your offer is genuine.

That's where you can use this advance time to fortify your position. If you will be a cash buyer, you already go to the front of the line. Otherwise, it's up to you to put the credit rating system to work in your favor.

The good news is that with little effort you can use this advance time to bolster your rating. Since most competing buyers won't take similar action until they are ready to start house hunting, it's how you can get a jump on the competition. Here are three moves that can strengthen your buying power:

1. The first move is the same one you hear everywhere, but it's vital. Sign up for one of the [free services](#) that let you **review your scores** from each of the three credit reporting agencies. Knowledge is power, and you need to target weak spots in order to strengthen them.
2. If there are any least-favorite creditors—those who report one or more late payments—consider contacting a credit repair professional to see if they can **have negative instances removed** from your report. They may succeed quickly if you are dealing with one-time mistakes or if a change of bank or other technical snag caused tardy payments. Be sure to have your account ID numbers and the dates of any negative incidents handy.
3. Consider contacting your favorite creditors to **discuss a credit limit increase**. If they say yes, ask whether the increase would trigger a “hard inquiry.” If it doesn't, ask for the increase: raising the limit will shrink the percentage owed. On the other hand, if requesting the increase will cause a hard inquiry, it's best to decline if you plan on buying a house in the coming year. Each additional inquiry temporarily lowers your score from six months to a year.

Strong credit is an important building block for widening your choices when it comes to buying a great Charlottesville house. Call me for reliable help in all phases—from the earliest pre-house-hunting days all the way to closing!



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**SETH BATTON**

REALTOR, ABR®, e-PRO®, GREEN®

Born and raised in the Shenandoah Valley of Central Virginia, I love everything outdoors. Most of my free time is spent hiking, rock climbing, playing water sports, or cooking out on the back deck with friends. As a child, my parents built me with the core values of a southern gentleman. Trust starts with honesty and honesty builds integrity. I'm a technology guru! One of my favorite hobbies is restoring old homes in depressed neighborhoods to meet the needs of our generation today. My mission is to build a career worth having, a business worth owning, and a life worth living. Being GREEN® is more than just the resource efficiency of your home. It's a lifestyle choice! Let's discuss how to minimize your carbon footprint in everyday life by simplifying your daily commute, decreasing your household energy costs, and boosting the efficiency and sustainability of your daily routine!

I'm an Accredited Buyer's Representative (ABR®) with the National Association of Realtors. Which means I have extensive training to help walk you through the home buying process from start to finish. From lenders and home inspectors to mortgage agents and closing companies, together we will find the best home for your family's needs!

As an e-PRO®, I can show your home to over 500 million visitors today. And you don't even need to vacuum! Curb appeal isn't just about looking good from the street. It's about looking good from the digital highway!

### **For more information contact me at:**

***Seth Batton, Realtor***

***3510 Remson Ct., Suite 301***

***Charlottesville, VA 22901***

***(c) 540-241-1877***

***(w) 434-220-2200***

***SethBatton.com***

***[seth@FindHomesInCharlottesville.com](mailto:seth@FindHomesInCharlottesville.com)***



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