Credit Repair for Home Loan Approval - Metadata File

Primary Meta Tags

```html
html

<title>Credit Repair for Home Loan Approval Australia | Fix Bad Credit for Mortgage Fast</title>
<meta name="description" content="Fix bad credit for home loan approval with Australia's specialists. Improve credit s
<meta name="keywords" content="credit repair for home loan approval australia, fix bad credit for home loan, improv
```

Canonical URL

```html
html

<link rel="canonical" href="https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval">
```

Open Graph / Facebook

```html
html

<meta property="og:type" content="website">
<meta property="og:url" content="https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval">
<meta property="og:title" content="Credit Repair for Home Loan Approval Australia | Fix Bad Credit for Mortgage Fast
<meta property="og:description" content="Don't let bad credit kill your home ownership dreams. Australia's award-wi
<meta property="og:image" content="https://www.australiancreditsolutions.com.au/images/credit-repair-home-loan-
<meta property="og:image:width" content="1200">
<meta property="og:image:height" content="630">
<meta property="og:site_name" content="Australian Credit Solutions">
<meta property="og:locale" content="en_AU">
```

Twitter Cards

```html
html

<meta name="twitter:card" content="summary_large_image">
<meta name="twitter:url" content="https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval">
<meta name="twitter:title" content="Fix Bad Credit for Home Loan | Get Mortgage Approval | Australia">
<meta name="twitter:description" content="Award-winning credit repair specialists for home loans. Clean credit file be
<meta name="twitter:image" content="https://www.australiancreditsolutions.com.au/images/credit-repair-home-loan-
```

Additional Meta

```html
html

<meta name="author" content="Australian Credit Solutions">
<meta name="robots" content="index, follow">
<meta name="revisit-after" content="30 days">
<meta name="geo.region" content="AU">
<meta name="geo.placename" content="Australia">
```

Heading Structure

H1

Credit Repair for Home Loan Approval Australia | Fix Bad Credit for Mortgage Fast

H2 Headings

Why Your Credit Is Killing Your Home Loan Dreams

What Credit Issues We Fix Before Home Loan Applications

Our Proven Process: Credit File Cleanup for Mortgage Approval

Success Stories: Aussies Who Got Their Home Loans After Credit Repair

Why Choose Us as Your Credit Repair Specialist for Home Loans

Our Home Loan Credit Repair Service Options

How to Improve Credit Score for Mortgage Australia: What Actually Works

Get Mortgage Approval with Bad Credit Australia: The Truth

Quick Credit Repair for Mortgage Australia: How Fast Can We Help?

How to Fix Credit for Mortgage Approval: DIY vs Professional Help

Boost Credit Score to Get Approved for Home Loan: The Fast Track

Remove Credit Issues Before Home Loan Australia: Strategic Timing

Common Questions About Credit Repair for Home Loan Approval

The Real Cost of Not Fixing Your Credit Before Applying

Getting Started: Your Free Home Loan Credit Assessment

Don't Let Bad Credit Kill Your Home Ownership Dreams

H3 Headings

Automatic Computer Rejections

Your Credit Score Determines Everything

Lenders See You as High Risk

Your Deposit Requirements Go Through the Roof

Mortgage Insurance Becomes More Expensive

Your Loan Options Get Severely Limited

Default Removal for Mortgage Approval

Late Payment History Cleanup

Credit Enquiry Removal

Repayment History Information (RHI) Correction

Court Judgment Removal

Step 1: Urgent Home Loan Credit Assessment (Same Day)

Step 2: Mortgage Lender Standards Analysis

Step 3: Priority Credit Repair Strategy

Step 4: Accelerated Dispute Process

Step 5: Pre-Approval Ready Confirmation

Step 6: Ongoing Support During Application

Sarah and Mike from Brisbane – First Home Buyers

David from Perth – Upgrading Family Home

Jenny from Adelaide – Single Mum Teacher

Tom and Lisa from Sydney – Refinancing Nightmare

We Understand Home Loan Requirements

98% Success Rate When We Take Cases

No Win, No Fee for Mortgage Cases

Fast Turnaround for House Hunters

Licensed Under ASIC ACL 532003

Direct Communication with Your Mortgage Broker

Australia-Wide Home Loan Support

Emergency Pre-Approval Service – House Under Contract

Express Home Loan Credit Cleanup – House Hunting

Complete Credit Overhaul – Planning to Buy

First Home Buyer Package – Getting Started

Focus on What Mortgage Lenders Actually Check

Recent Payment History (Last 12-24 Months)

Credit Utilisation on Credit Cards

Credit Mix and Stability

Length of Credit History

Avoid New Credit Applications

What "Bad Credit" Really Means for Home Loans

Defaults (Even Small Ones)

Recent Late Payments

Court Judgments

Multiple Credit Enquiries

The Good News: Most of These Can Be Fixed

Realistic Timeframes for Home Loan Credit Repair

1-2 Weeks (Emergency Cases)

3-4 Weeks (Express Service)

6-8 Weeks (Standard Cleanup)

8-12 Weeks (Major Reconstruction)

The Key: Starting Early

What You Can Do Yourself

What Needs Professional Help

The Reality Check

Time Factor for Home Buyers

What Really Moves Your Score for Home Loans

Biggest Impact (50-200+ points)

Moderate Impact (20-80 points)

Small Impact (5-20 points)

The Math That Matters

When to Start Credit Repair for Home Buying

12+ Months Before Buying (Ideal)

6-12 Months Before Buying (Good)

3-6 Months Before Buying (Cutting It Fine)

1-3 Months Before Buying (Crisis Mode)

The Bottom Line: Earlier is always better

What Bad Credit Actually Costs Home Buyers

Higher Interest Rates

Larger Deposit Requirements

Limited Lender Options

Higher Lenders Mortgage Insurance

Application Fees and Rejection Costs

Opportunity Costs

The Math is Clear: Credit repair pays for itself

H4 Headings

Timeline: 1-3 weeks typically

Timeline: 3-6 weeks typically

Timeline: 6-12 weeks typically

Timeline: 4-8 weeks typically

Step 1: Urgent Phone Consultation (15 minutes)

Step 2: Complete Credit File Analysis for Home Loans

Step 3: Home Loan Lender Strategy Session

Step 4: Priority Credit Repair Plan

Step 5: Accelerated Dispute Process

Step 6: Mortgage-Ready Documentation

750+ credit score: Best home loan rates

650-749 score: Standard rates

500-649 score: Premium rates if you're lucky

Under 500: Usually declined completely

Under $500: Might get non-bank approval

$500-2000: Very limited options

Over $2000: Usually declined everywhere

1-2 in last 12 months: Significant rate increases

3+ in last 12 months: Usually declined

Any unsatisfied judgment: Automatic decline

5+ enquiries in 6 months: Red flag

Good credit: $3,160 monthly

Poor credit: $3,843 monthly

Option 1: Keep trying with bad credit
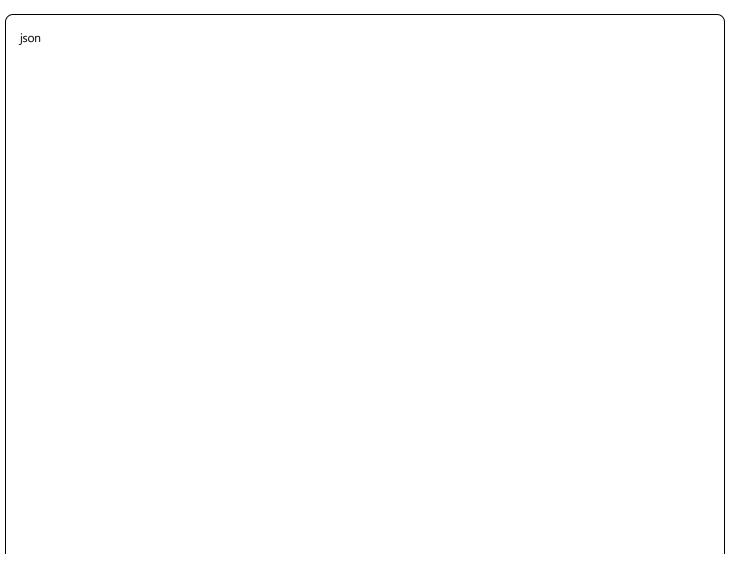
Option 2: Fix your credit properly first

Schema JSON-LD Implementation

Organization Schema

json

```html
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "Organization",
  "@id": "https://www.australiancreditsolutions.com.au/#organization",
  "name": "Australian Credit Solutions",
  "legalName": "Australian Credit Solutions Pty Ltd",
  "url": "https://www.australiancreditsolutions.com.au",
  "logo": "https://www.australiancreditsolutions.com.au/images/acs-logo.png",
  "image": "https://www.australiancreditsolutions.com.au/images/acs-office.jpg",
  "description": "Award-winning Australian credit repair specialists for home loan approval. Help Australians fix bad cred
  "telephone": "0489265737",
  "email": "help@australiancreditsolutions.com.au",
  "address": {
    "@type": "PostalAddress",
    "addressCountry": "AU",
    "addressRegion": "Australia"
  },
  "sameAs": [
    "https://www.productreview.com.au/listings/australian-credit-solutions"
  ],
  "hasCredential": {
    "@type": "EducationalOccupationalCredential",
    "credentialCategory": "ASIC Australian Credit License",
    "identifier": "532003",
    "recognizedBy": {
      "@type": "Organization",
      "name": "Australian Securities and Investments Commission",
      "alternateName": "ASIC"
    }
  },
  "aggregateRating": {
    "@type": "AggregateRating",
    "ratingValue": "4.9",
    "reviewCount": "855",
    "bestRating": "5",
    "worstRating": "1"
  },
  "award": [
    {
      "@type": "Award",
      "name": "Industry Excellence Award 2024",
      "description": "Recognized for outstanding home loan credit repair services and mortgage approval success",
```

```
      "dateReceived": "2024-01-15"
    },
    {
      "@type": "Award",
      "name": "Industry Excellence Award 2023",
      "description": "Award for exceptional results in credit repair for home loan approvals",
      "dateReceived": "2023-01-15"
    },
    {
      "@type": "Award",
      "name": "Industry Excellence Award 2022",
      "description": "Recognition for innovative credit repair methodologies for mortgage applications",
      "dateReceived": "2022-01-15"
    }
  ]
}
</script>
```

Service Schema

json

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "Service",
  "@id": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval#service",
  "name": "Credit Repair for Home Loan Approval Services Australia",
  "description": "Professional credit repair services specifically for home loan approval. Fix bad credit for mortgage appli
  "provider": {
    "@type": "Organization",
    "@id": "https://www.australiancreditsolutions.com.au/#organization",
    "name": "Australian Credit Solutions",
    "telephone": "0489265737",
    "email": "help@australiancreditsolutions.com.au"
  },
  "areaServed": {
    "@type": "Country",
    "name": "Australia"
  },
  "serviceType": "Credit Repair for Home Loan Approval",
  "category": "Financial Services",
  "offers": [
    {
      "@type": "Offer",
      "name": "Emergency Pre-Approval Service - House Under Contract",
      "description": "Same-day assessment for urgent home loan situations. Timeline: 1-3 weeks typically.",
      "priceSpecification": {
        "@type": "PriceSpecification",
        "price": "1320",
        "priceCurrency": "AUD",
        "description": "Includes $330 administration fee"
      }
    },
    {
      "@type": "Offer",
      "name": "Express Home Loan Credit Cleanup - House Hunting",
      "description": "Priority processing for active house hunters. Timeline: 3-6 weeks typically.",
      "priceSpecification": {
        "@type": "PriceSpecification",
        "price": "990",
        "priceCurrency": "AUD",
        "description": "Includes $330 administration fee"
      }
    },
```

```json
    {
      "@type": "Offer",
      "name": "Complete Credit Overhaul - Planning to Buy",
      "description": "Comprehensive cleanup for future home buyers. Timeline: 6-12 weeks typically.",
      "priceSpecification": {
        "@type": "PriceSpecification",
        "price": "770",
        "priceCurrency": "AUD",
        "description": "Includes $330 administration fee"
      }
    }
  ],
  "additionalProperty": [
   {
     "@type": "PropertyValue",
     "name": "Success Rate",
     "value": "98% when we take cases"
   },
   {
     "@type": "PropertyValue",
     "name": "License Number",
     "value": "ASIC ACL 532003"
   },
   {
     "@type": "PropertyValue",
     "name": "Service Coverage",
     "value": "Australia-wide"
   },
   {
     "@type": "PropertyValue",
     "name": "Policy",
     "value": "No Win No Fee"
   },
   {
     "@type": "PropertyValue",
     "name": "Specialisation",
     "value": "Credit repair specifically for home loan approval"
   },
   {
     "@type": "PropertyValue",
     "name": "Target Audience",
     "value": "Home buyers and property investors"
   }
  ]
```

```
  }
</script>
```

FAQ Schema

```json
```

```html
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "FAQPage",
  "mainEntity": [
    {
      "@type": "Question",
      "name": "How long does credit repair take for home loan approval?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "Depends on your issues and timeline. Simple problems can be fixed in 1-3 weeks for emergency cases. Cor
      }
    },
    {
      "@type": "Question",
      "name": "Will fixing my credit guarantee home loan approval?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "We can't guarantee loan approval – that depends on your income, deposit, and employment too. But we c
      }
    },
    {
      "@type": "Question",
      "name": "Should I wait to apply for pre-approval until my credit is fixed?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "Usually yes. Failed pre-approval applications create more credit enquiries, making the problem worse. Bette
      }
    },
    {
      "@type": "Question",
      "name": "What credit score do I need for home loan approval?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "Depends on the lender and loan amount. Generally 620+ for non-bank lenders, 650+ for major banks, 700
      }
    },
    {
      "@type": "Question",
      "name": "Can I buy a house with defaults on my credit file?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "Possibly, but with very limited options and terrible rates. Much better to remove the defaults first if possible
      }
    }
```

```
      }
    },
    {
      "@type": "Question",
      "name": "How much does credit repair cost vs. what I'll save on my mortgage?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "Our fees range from $770-1320. On a typical $500,000 home loan, improving from poor to good credit car
      }
    },
    {
      "@type": "Question",
      "name": "What if I'm already under contract to buy?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "We offer emergency service for contracts already signed. Contact us immediately – we've helped people fix
      }
    },
    {
      "@type": "Question",
      "name": "How to repair credit score for home loan application?",
      "acceptedAnswer": {
        "@type": "Answer",
        "text": "Focus on removing defaults, fixing payment history errors, removing unauthorised credit enquiries, and co
      }
    }
  ]
}
</script>
```

WebPage Schema

```
json

```

```json
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "WebPage",
  "@id": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval",
  "url": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval",
  "name": "Credit Repair for Home Loan Approval Australia | Fix Bad Credit for Mortgage Fast",
  "description": "Fix bad credit for home loan approval with Australia's specialists. Improve credit score for mortgage, re
  "datePublished": "2024-03-15",
  "dateModified": "2024-12-15",
  "inLanguage": "en-AU",
  "isPartOf": {
    "@type": "WebSite",
    "@id": "https://www.australiancreditsolutions.com.au/#website",
    "name": "Australian Credit Solutions",
    "url": "https://www.australiancreditsolutions.com.au"
  },
  "about": {
    "@type": "Thing",
    "name": "Credit Repair for Home Loan Approval",
    "description": "Professional service to fix bad credit specifically for home loan and mortgage approval in Australia"
  },
  "mainEntity": {
    "@type": "Service",
    "name": "Credit Repair for Home Loan Approval Services Australia",
    "@id": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval#service"
  },
  "breadcrumb": {
    "@type": "BreadcrumbList",
    "@id": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval#breadcrumb"
  }
}
</script>
```

Breadcrumb Schema

```json
json


```

```html
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "BreadcrumbList",
  "@id": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval#breadcrumb",
  "itemListElement": [
    {
      "@type": "ListItem",
      "position": 1,
      "name": "Home",
      "item": "https://www.australiancreditsolutions.com.au"
    },
    {
      "@type": "ListItem",
      "position": 2,
      "name": "Credit Repair Services",
      "item": "https://www.australiancreditsolutions.com.au/credit-repair-australia"
    },
    {
      "@type": "ListItem",
      "position": 3,
      "name": "Credit Repair for Home Loan Approval",
      "item": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval"
    }
  ]
}
</script>
```
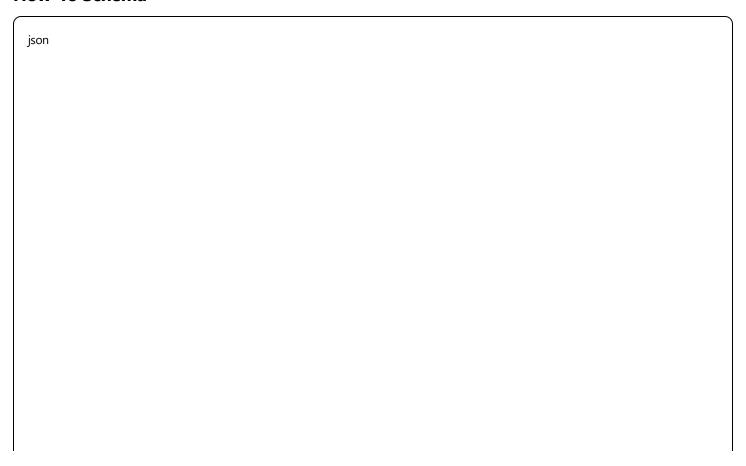
Rich Snippet Implementation

Review Snippets

```json
json
```

```
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "Review",
  "itemReviewed": {
    "@type": "Organization",
    "name": "Australian Credit Solutions"
  },
  "reviewRating": {
    "@type": "Rating",
    "ratingValue": "5",
    "bestRating": "5"
  },
  "author": {
    "@type": "Person",
    "name": "Sarah M"
  },
  "datePublished": "2024-03-20",
  "reviewBody": "Removed gym default in 3 weeks that was killing our home loan applications. Got pre-approval at 6.1%
}
</script>
```

How-To Schema

json

```json
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "HowTo",
  "name": "How to Fix Credit for Mortgage Approval Australia",
  "description": "Step-by-step guide to repair credit for home loan approval with professional assistance",
  "totalTime": "PT15M",
  "supply": [
    {
      "@type": "HowToSupply",
      "name": "Credit reports from all bureaus"
    },
    {
      "@type": "HowToSupply",
      "name": "Home loan timeline and requirements"
    },
    {
      "@type": "HowToSupply",
      "name": "Target lender information"
    }
  ],
  "step": [
    {
      "@type": "HowToStep",
      "position": 1,
      "name": "Urgent Phone Consultation",
      "text": "Call 0489 265 737 to discuss home buying timeline and credit concerns for immediate assessment.",
      "url": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval#consultation"
    },
    {
      "@type": "HowToStep",
      "position": 2,
      "name": "Credit File Analysis for Home Loans",
      "text": "Complete analysis specifically focused on mortgage approval requirements from all three bureaus.",
      "url": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval#analysis"
    },
    {
      "@type": "HowToStep",
      "position": 3,
      "name": "Home Loan Lender Strategy",
      "text": "Understand what each major lender requires and which credit issues affect which lenders.",
      "url": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval#strategy"
    },
```

```json
    {
      "@type": "HowToStep",
      "position": 4,
      "name": "Priority Credit Repair",
      "text": "Focus on credit problems with biggest impact on home loan approval and interest rates.",
      "url": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval#repair"
    },
    {
      "@type": "HowToStep",
      "position": 5,
      "name": "Mortgage-Ready Documentation",
      "text": "Receive documentation proving credit improvements for broker or bank pre-approval process.",
      "url": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval#documentation"
    }
  ]
}
</script>
```

Financial Product Schema

```json
<script type="application/ld+json">
{
  "@context": "https://schema.org",
  "@type": "FinancialProduct",
  "@id": "https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval#financial-product",
  "name": "Credit Repair for Home Loan Approval",
  "description": "Financial service to improve credit profiles specifically for home loan and mortgage approval",
  "category": "Credit Repair Services",
  "provider": {
    "@type": "Organization",
    "@id": "https://www.australiancreditsolutions.com.au/#organization"
  },
  "audience": {
    "@type": "Audience",
    "audienceType": "Home buyers, first home buyers, property investors"
  },
  "feesAndCommissionsSpecification": "No Win No Fee policy - administration fee $330, success fees only charged upo
}
</script>
```

Image Requirements

Hero Image

- **File:** credit-repair-home-loan-hero.webp
- **Sizes:** 1920x1080px (desktop), 768x432px (tablet), 375x211px (mobile)
- **Alt text:** "Happy Australian family celebrating home loan approval after credit repair"

Open Graph Image

- **File:** credit-repair-home-loan-og-image.jpg
- **Size:** 1200x630px
- **Alt text:** "Credit Repair for Home Loan Approval Australia - Fix Bad Credit for Mortgage Fast"

Twitter Card Image

- **File:** credit-repair-home-loan-twitter-card.jpg
- **Size:** 1200x630px
- **Alt text:** "Fix Bad Credit for Home Loan - Get Mortgage Approval - Australia"

Supporting Images

- **Home Loan Interest Rate Comparison:** home-loan-rates-comparison.webp (800x400px)
- **Credit Score Impact Chart:** credit-score-home-loan-approval.webp (700x400px)
- **Home Buying Timeline:** home-buying-credit-repair-timeline.webp (800x300px)
- **Australian Dream Home:** australian-dream-home.webp (600x400px)

Trust Badge Images

- **ASIC License Badge:** asic-acl-532003-badge.png (150x75px)
- **Industry Awards:** industry-excellence-award-2024.png (120x120px)
- **Star Rating:** 4-9-star-rating-855-reviews.png (200x40px)
- **Home Loan Specialist Badge:** home-loan-specialist-badge.png (140x70px)

Internal Link Structure

Primary Service Links

```
html
```

```html
<a href="/credit-repair-australia">Credit Repair Australia</a>
<a href="/default-removal">Default Removal for Home Loans</a>
<a href="/late-payment-removal">Late Payment Removal for Mortgages</a>
<a href="/credit-enquiry-removal">Credit Enquiry Removal for Home Loans</a>
<a href="/rhi-removal">RHI Removal for Mortgage Approval</a>
<a href="/court-judgment-removal">Court Judgment Removal for Home Loans</a>
```

Home Loan Specific Links

```html
<a href="/how-to-repair-credit-score-for-home-loan-application">How to Repair Credit Score for Home Loan</a>
<a href="/boost-credit-score-to-get-approved-for-home-loan">Boost Credit Score for Home Loan</a>
<a href="/get-mortgage-approval-with-bad-credit-australia">Get Mortgage Approval with Bad Credit</a>
<a href="/quick-credit-repair-for-mortgage-australia">Quick Credit Repair for Mortgage</a>
<a href="/credit-file-cleanup-for-mortgage-approval">Credit File Cleanup for Mortgage</a>
```

Location-Based Links

```html
<a href="/credit-repair-sydney">Credit Repair for Home Loans Sydney</a>
<a href="/credit-repair-melbourne">Credit Repair for Home Loans Melbourne</a>
<a href="/credit-repair-brisbane">Credit Repair for Home Loans Brisbane</a>
<a href="/credit-repair-perth">Credit Repair for Home Loans Perth</a>
<a href="/credit-repair-adelaide">Credit Repair for Home Loans Adelaide</a>
```

Related Situation Links

```html
<a href="/credit-repair-first-home-buyers">Credit Repair for First Home Buyers</a>
<a href="/credit-repair-car-finance">Credit Repair for Car Finance</a>
<a href="/credit-repair-business-owners">Credit Repair for Property Investors</a>
<a href="/credit-repair-refinancing">Credit Repair for Refinancing</a>
```

Performance & Technical Requirements

Critical Performance Metrics

- **Page Load Speed:** < 2.5 seconds

- **Largest Contentful Paint:** < 2.5 seconds

- **First Input Delay:** < 100ms
- **Cumulative Layout Shift:** < 0.1

Analytics & Tracking Setup

- **Google Analytics 4:** Track home loan credit repair conversions
- **Phone Click Tracking:** Track tel: link clicks as high-intent home buyer leads
- **Form Submission Tracking:** Track home loan credit assessment completions
- **CTA Click Tracking:** Track all "Fix Credit for Home Loan" button clicks
- **Home Loan Funnel Tracking:** Track progression through assessment to service

URL Structure

- **Primary URL:** `/credit-repair-home-loan-approval`
- **Alternative URLs:**
  - `/fix-bad-credit-for-home-loan` (301 redirect to primary)
  - `/credit-repair-mortgage-approval` (301 redirect to primary)
- **Canonical URL:** `https://www.australiancreditsolutions.com.au/credit-repair-home-loan-approval`

Call-to-Action Elements

Primary CTAs

```html
html

<a href="/urgent-home-loan-credit-assessment" class="btn-primary">Fix My Credit for Home Loan Now</a>
<a href="tel:+61489265737" class="btn-phone-home-loan">Call 0489 265 737</a>
```

Secondary CTAs

```html
html

<a href="/home-loan-credit-process" class="btn-secondary">Learn Our Process</a>
<a href="/home-loan-success-stories" class="btn-secondary">Read Success Stories</a>
<a href="/free-home-loan-consultation" class="btn-secondary">Free Consultation</a>
```

Urgent Home Buyer CTA

```html
html
```

```html
<div class="urgent-home-buyer-cta">
  <h4>House Under Contract? Credit Issues?</h4>
  <p>Emergency credit repair for urgent home loan approval.</p>
  <a href="/emergency-credit-repair" class="btn-emergency">Emergency Service</a>
</div>
```

Sticky CTA (Mobile)

html

```html
<div class="sticky-cta-mobile home-loan">
  <a href="tel:+61489265737" class="btn-call-home-loan">Call Now</a>
  <a href="/home-loan-credit-assessment" class="btn-home-loan-help">Fix Credit</a>
</div>
```

First Home Buyer CTA

html

```html
<div class="first-home-buyer-cta">
  <h4>First Home Buyer with Credit Issues?</h4>
  <p>Specialist service for first home buyers. Government grants available.</p>
  <a href="/first-home-buyer-credit-repair" class="btn-first-home">First Home Buyer Help</a>
</div>
```