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| **Overview**  **4 months**  **Buying Power**  Current : £67,000  Target: £150,000 |
| **Actions Summary**  **Credit**  Work on 3 credit improvements  **Affordability**  Clear your £4845 short term debt as soon as possible.  **Deposit**  Keep saving to achieve your deposit in 4 months.  £9000 saved  Of £20,000 target |
| **Mortgage Rating**   |  |  |  | | --- | --- | --- | | Credit | Affordability | Deposit | | Pass (5) | Pass (2) | £15.6k |   Y You can improve X factors on your credit  Z You have X short term debts to clear  X We estimate it will take 4 months to save a deposit. |
| **Lender Type**  Based on your credit, the best type of lender for you is a: **Building Society.**  NA | Specialist | Building Soc | Bank |
| **Credit Rating**  3 Things need Work [BOOSTER]  Short term loans  Pay your short term loans  Overdraft  Pay your overdraft  Electoral Register  Register to vote  These improvements will help you qualify for a mortgage and achieve a lower interest rate.  21 Things your doing well V  Credit card  Credit Usage  Credit Limit  Exceeded Limit  Cash Withdrawals |
| **Actions to Avoid**  Avoiding these actions will help you qualify for a mortgage a low interest rate.  Overdraft  Don’t use it  Payday loan  Don’t use it  Credit card  Pay more than the minimum |
| **Affordability**  Current Borrowings   |  |  | | --- | --- | | Short term | Long term | | £5,453 | £12,000 |   **Short term Debts to clear**  Paying your short term debts quickly will help improve your affordability for a mortgage.  Credit card balance: £4453  Overdraft balance: £0  Short term loan balances: £0  Shopping account Balances: £0  **Long term Debt repayments**  Loan £12,500  You’re paying £120 per month towards this loan. Lenders will consider this sum when assessing your affordability.  \*Please note  This affordability assessment is based on your declared income and existing debts. |
| Speak to a Mortgage Broker  If you’d like to speak to a broker, please contact us:  CTA: Request call back |

**Credit**

* **Payment History (only include relevant data points)**

Mortgages

Loans

Credit Cards

Others

* **Credit Activity**

Credit searches

* **Bad Credit**
* **Stability**

**Affordability**

Deposit

* Min % Required
* Target Required.