

CREDIT TO KEYS™

The 5 Credit Rules Guide

The five rules that govern your financial life and how lenders use them to approve or deny applications.

Most people believe credit decisions are random.

In reality, lenders evaluate applications using a set of consistent financial indicators.



Why These Credit Rules Matter

Every financial application — whether for a credit card, auto loan, or mortgage — is evaluated using a similar framework.

Is this borrower likely to repay the loan as agreed?

To determine that, they analyze five key areas of your financial behavior.

These five rules shape how lenders view your financial reliability.



Credit Rule #1

Payment History

The most important factor in credit evaluation is your history of making payments on time.

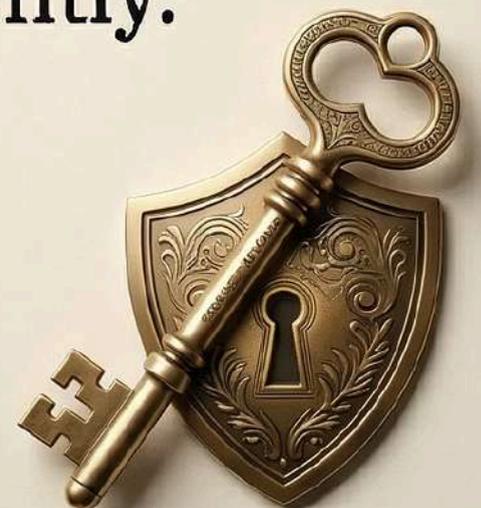
- Whether payments have been made consistently
- The number of late payments on your report
- How recent any late payments are
- Patterns of missed or delayed payments.

Consistent on-time payments demonstrate reliability and financial responsibility.

Even one missed payment can affect a credit profile significantly, especially if it occurred recently.

KEY INSIGHT

Reliability over time is the strongest signal lenders look for.



Credit Rule #2

Credit Utilization

Credit utilization refers to how much of your available credit you are currently using.

If a credit card has a \$10,000 limit and the balance is \$3,000, your utilization is 30%.

Lenders typically prefer utilization levels below:

- 30% for acceptable risk
- 10–20% for strong credit profiles.

High balances relative to credit limits can signal financial strain, even if payments are made on time.

Managing balances carefully helps demonstrate financial stability.



Credit Rule #3

Length of Credit History

Lenders evaluate how long you have been using credit.

They look at:

- The age of your oldest account
- The average age of all accounts
- The stability of your credit history over time.

Longer credit histories provide more data and allow lenders to assess patterns of behavior.

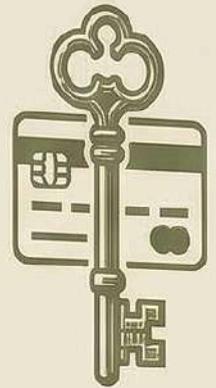
Frequent opening and closing of accounts can shorten the average age of your credit history.

Time and consistency strengthen your credit profile.



Credit Rule #4

Credit Mix



A healthy credit profile typically includes a combination of different types of credit accounts.

These may include:

- Credit cards (revolving credit)
- Auto loans or personal loans (installment credit)
- Mortgages or student loans.

Lenders prefer to see borrowers who have successfully managed multiple types of credit.

A balanced mix demonstrates experience handling different financial obligations.

Diverse credit experience signals financial capability.

Credit Rule #5

New Credit Activity

Opening several new accounts in a short period of time can raise concerns for lenders.

They monitor:

- Recent credit inquiries
- Newly opened accounts
- Rapid increases in borrowing activity.

Frequent applications may suggest financial pressure or instability.

When preparing for a major purchase such as a home, limiting new credit activity can help maintain a stronger financial profile.

Stability and consistency are viewed favorably during the approval process.



Putting the Rules Together

No single factor determines your creditworthiness.

Lenders evaluate all five rules together to understand the overall picture of your financial behavior.

Strong credit profiles generally show:

- Consistent payment history
- Responsible use of available credit
- Established credit history
- Balanced account types
- Limited recent credit activity.

Understanding these rules helps you make informed financial decisions and improve your chances of approval.

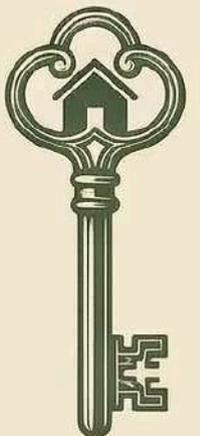


Your Financial Readiness Matters

Improving your financial profile takes time, discipline, and a clear plan.

Many future homeowners discover that with the right guidance and strategy, they can strengthen their credit profile and become better positioned for approval.

Credit To Keys™ exists to help individuals replace confusion with clarity and move forward with confidence.



Credit To Keys™



Where financial confusion
ends and readiness begins.

