Farm Credit Score Preparation Guide

A guide to preparing your credit before seeking farm financing, covering reports, scores and habits that lenders review. For farm and household owners planning a loan.

Farm / unit: _____ Date: _____ By: _____

1. Request your credit reports from official sources
2. Review each report for errors
3. Dispute any mistakes in writing
4. Pay bills on time
5. Reduce high revolving balances
6. Avoid opening new credit before applying
7. Separate farm and personal accounts
8. Explain any past problems to your lender
9. Plan ahead before your loan request

YOUR NOTES

TIP Start well before you need the loan, since fixing errors takes time. Free report options are listed on the consumer agency site.

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