



# The Path To Home Ownership

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2. Open a [Secured Credit Card](#) line with Telcoe & maintain low balance and payoff each month and on-time.
3. Wait a full 12 months to allow both loans to report to your credit reports-do not have any credit inquiries during this time. You can also dispute or view your credit anytime at [www.transunion.com/dispute](http://www.transunion.com/dispute).
4. Save at least 3% of the purchase price in a [Telcoe savings](#) account.
5. Access the online tools at [www.telcoe.com](http://www.telcoe.com) → [Accel](#) Services  
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6. Sit down or call a Telcoe Mortgage specialist when ready to apply for your [Mortgage Loan](#).

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