**Mortgage Hub Canada**

MELISSA HARNEY · LICENSED MORTGAGE BROKER

FREE PLAN

# Credit Rebuild Plan After a Consumer Proposal

A step-by-step plan to rebuild your credit and get mortgage-ready, plus the dates that matter for your file.

## 1. Your key dates

**Date you filed** _____

**Date you completed (or expect to)** _____

**Completion date + 2 years** _____

**Removal from credit report** _____

> Banks and insured mortgages typically want at least two years after completion. A consumer proposal stays on your credit report for three years after completion or six years from filing, whichever comes first.

## 2. First three months

- [ ] Get a secured credit card. Use it for one small regular bill.
- [ ] Set up automatic payments so nothing is ever late
- [ ] Get free copies of your Equifax and TransUnion credit reports

## 3. Months 3 to 12

- [ ] Add a second credit account, such as a second card or a small loan
- [ ] Keep each balance under 30% of its limit
- [ ] Pay in full every month, and never miss a payment
- [ ] Start a separate savings account for your down payment

## 4. After you complete your proposal

- [ ] Get your certificate of full performance and keep a copy
- [ ] Check both credit reports show the proposal as paid
- [ ] Dispute any errors with Equifax and TransUnion

- [ ] Book a review with me to map out when you can buy, and with which lender

Questions? Book a free 15-minute call at **mortgagehubcanada.ca**, call **416-909-0560** or email **info@mortgagehubcanada.ca**.

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General information based on rules and lender programs as of November 2026. Programs change, and approval depends on the lender and your full application. O.A.C.