

How to Buy a Home in the United States

Unit 1: Lesson 3: Your credit report

Grammar review

A **conditional sentence** has two clauses, a dependent clause beginning with *if* and a main clause.

Real conditional — the situation is true in the present and will possibly happen in the future. Use the simple present tense in the “if clause” and the simple future tense in the main clause.

Example: If you apply for a mortgage loan, the mortgage lender **will send** for your credit report.

Combine the sentences using the real conditional.

Example: Mr. Nguyen wants to have a good credit rating. Then he should pay his bills on time.

If Mr. Nguyen pays his bills on time, he will have a good credit rating.

1. Manuel wants to show that he pays his bills on time. Then he should collect records of cancelled checks or make copies of monthly bills.

2. The Moreaus want to be able to buy a house someday. Then they should start saving money in a savings account.

3. Fred wants to get a loan to buy a car. Then he should have a good credit report.

4. Tran wants to improve his credit rating. Then he should pay his Excellent Credit Card bill.
