



## **Get Mortgage Ready Program**

This program is designed to assist future and current homeowners with the process of managing their credit, evaluating current monthly spending habits, establishing budgets, and determining a house payment that is right for you.

The program is a series of face-to-face meetings, Educational Seminars, and credit evaluation efforts. For most people, it will be a six month process while others may be as little as 60 days. This program takes commitment of all parties involved and we are ready to invest the time and manpower to make homeownership a reality for those who are committed.

The “Get Mortgage Ready Program” Teaches You:

- The importance of credit scores
- Five Factors that effect your credit scores
- How to handle errors on your credit report
- Mistakes that lower your credit score
- Techniques to improve your credit scores
- Several ways to re-establish credit
- Simple ways to maintain a budget
- Many cost cutting ideas
- Wealth building concepts
- How to get pre-approved to buy your own home.

The program includes the following;

- Run a Three Bureau Credit Report
- Make sure all creditors have discharged the accounts & reported them properly to the bureaus.
- Advise on how to deal with creditors
- Conduct a Rapid Rescore Analysis if necessary
- Advise on How to re-establish credit
- Advise on how much credit should be opened
- Evaluate employment, income, and debt ratio
- Estimate how much house you can afford to buy
- Estimate amount of funds to save for closing costs
- Provide list of documents needed for loan application

### **Seminars:**

Understanding Credit & Credit Repair

First Time Home Buyers Seminar

Budgeting Seminar

Financial Planning For Everyone Seminar