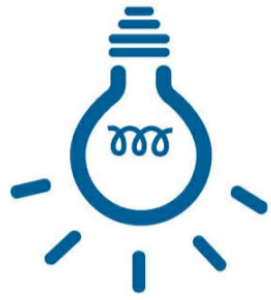


LOOKING TO PURCHASE A HOME?

HERE ARE A FEW TIPS TO HELP YOUR LOAN PROCESS GO QUICKLY AND SMOOTHLY



1. Make sure your credit is in good shape

a. Check your credit score

- Excellent Credit: 750+
- Good Credit: 700-749
- Fair Credit: 650-699
- Poor Credit: 600-649

b. Try to get your credit card balances below 40% of the limit

c. It's best to have at least 3 open and active accounts listed on your credit report

2. If you're renting, pay by check

a. Having documented proof of your last 12 months of payments is often required by the lender

3. Obtain proof of employment for the past 2-years

a. W2s and tax returns

b. Paystubs covering 30 days

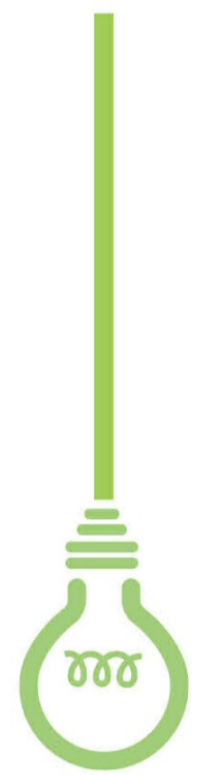
c. Be prepared to explain any gaps in employment

4. Avoid large deposits or withdrawals from your bank account

5. Determine a down payment amount based on your available funds

6. Obtain a pre-approval letter from an Independent Mortgage Professional

7. Research a local real estate agent



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hlsdeerfield@gmail.com

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