

A BUYERS GUIDE

CONSIDER THESE THINGS WHEN
BUYING A HOME!



Tracey Pines, Realtor
Real Estate Solutions
Mobile: 813.245.7912

E-Mail: Tracey@discovertampaliving.com,
www.discovertampaliving.com

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5 BIGGEST CREDIT MISTAKES



1. Maxed out cards can cause your credit score to go down anywhere from 10 - 45 points depending on your current credit score. So make sure the outstanding balances and credit limits are at least 30% and lower.
2. 30 day late payments can negatively affect your score anywhere between 60 to 110 points. So pay your bills on time every month.
3. A debt settlement drops our score between 45 to 125 points.
4. A foreclosure affects your score between 85 - 160 points
5. A bankruptcy can negatively affect your score and drop from anywhere between 130 to 240 points.

For more detailed report on how to maximize your credit contact us!

7 TIPS TO IMPROVE YOUR CREDIT

Here are seven great tips to maximize your credit. Number one, and most important, **always pay your bills on time**. Number two, keep your credit card balances low. Number three, get rid of debt faster. That means try to pay off your debt sooner than the allotted time given. If they give you two years to pay off your car, pay it off sooner. Number four, do not close your current account or open a new one. Number five, order a free credit report from www.annualcreditreport.com and dispute errors. Number six, study and know your FICO score. Number seven, keep the debt to income ratio less than 30%. All of these seven tips are sure to help you improve your credit score and maximize your credit. For more detailed information on how to maximize your credit so that you can save money and get best interest rates, click the link below, and you'll get a nice 17-page detailed report.



Always pay your bills on time



Keep your credit card balances low



Get rid of debt faster



Do not close your current account or open a new one



Order a free credit report from www.annualcreditreport.com and dispute errors.

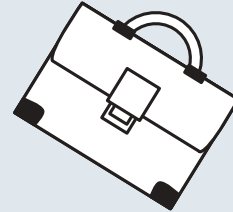


Study your FICO Score



Keep the debt-to-credit ratio less than 30%

THE 8 COMMANDMENTS WHEN BUYING A HOME



1

THOU SHALT NOT CHANGE JOBS, BECOME SELF-EMPLOYED OR QUIT YOUR JOB.

2

THOU SHALT NOT BUY A NEW CAR, VAN OR TRUCK (YOU MAY END UP LIVING IN IT) NOR SHALT YOU CO-SIGN FOR ANYONE.

3

THOU SHALT NOT USE CHARGE CARDS EXCESSIVELY OR LET YOUR ACCOUNTS FALL BEHIND.

4

THOU SHALT NOT SPEND MONEY YOU HAVE SET ASIDE FOR CLOSING.

5

THOU SHALT NOT OMIT DEBTS OR LIABILITIES FROM YOUR LOAN APPLICATION.

6

THOU SHALT NOT BUY FURNITURE EVEN IF THE PAYMENT IS DEFERRED UNTIL AFTER CLOSING



7

THOU SHALT NOT ALLOW ANY ADDITIONAL INQUIRIES ON YOUR CREDIT EXCEPT FOR INSURANCE PURPOSES

8

THOU SHALT NOT MAKE LARGE DEPOSITS WITHOUT FIRST CHECKING WITH YOUR LENDER OR REALTOR NOR SHALL YOU CHANGE BANK ACCOUNTS

IF YOU HAVE ANY QUESTIONS OR RECENTLY BROKE A COMMANDMENT, CALL/EMAIL ME AT Tracey@discovertampaliving.com or MOBILE 813.245.7912