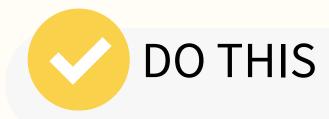
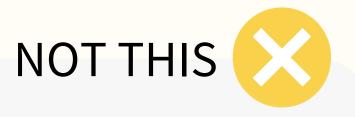


PREPARING FOR YOUR HONE PURCHASE



- Get pre-approved as early as possible to best prepare for a solid approval.
- Send your documents right away.
- *SAVE* your money
- Understand your credit.
 Continue to make payments on time.



- Do not acquire any new credit accounts ie: Cars, credit cards, etc.
- Do not make any large purchases ie: furniture, jewelry, cars, etc.
- Do not make large deposits







DO THIS

- Maintain your current employment & income.
- Keep open communication with your loan originator.
- Work with a real estate agent.
- Know your options
- CALL Joselin with any questions

NOT THIS



- Do not make any employment/income changes without speaking with your loan originator.
- Do not close any credit accounts.
- Do not co-sign on any new debts.
- Don't panic! you are not alone.

