





# RATE BUY DOWN

**MORTGAGE 101**

Taking a price reduction of \$10,000 saves a buyer \$60 per month. Now, take that same \$10,000, but apply it to a rate buy down, and it will save that buyer over \$250 per month!

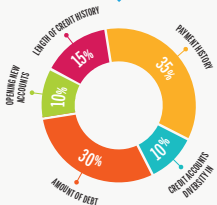
**Bill Barnes**  
210-555-1234 


# UNDERSTANDING YOUR CREDIT SCORE


**MORTGAGE 101**

Your Credit Score is calculated using the following breakdown:



Avoid missed payments, using too much of your credit limit and applying for multiple lines of credit in a short amount of time


**Bill Barnes**  
210-555-1234 



## mortgage 101

- Rate Buy Down
- Date the Rate
- Credit Score
- Down Payment
- Equity Analysis
- Home Ownership

Contact us today to get started



# EQUITY ANALYSIS

**MORTGAGE 101**

Wonder how much equity has built in your home and what to do with it? Let us perform an analysis of equity for you!

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210-555-1234 