



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!

RATE BUY DOWN

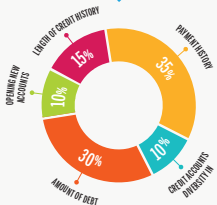
Bill Barnes
210-555-1234 


MORTGAGE 101



Your Credit Score is calculated using the following breakdown:

UNDERSTANDING YOUR CREDIT SCORE



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

It's NOT a rule that you must put 20 percent down. You have choices for your down-payment. The "right" down payment depends on your personal finances and the home you plan to buy. Let us walk through the best options for you!

DON'T FEAR THE DOWNPAYMENT

Bill Barnes
210-555-1234 

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!

EQUITY ANALYSIS

Bill Barnes
210-555-1234 