

FREE Seminar...

"How To Improve Your Credit & Buy A Home"



Saturday- January 30, 2010, 1-3pm • University City UTC Mall

Veteran Realtor **Gary Kent** invites two experts to show how credit impacts buying a home, your loan options, and how to improve your credit.

Sign In: 1-1:15pm

Credit specialist **Derrick Evens** of Perfect Credentials will shock you as he debunks credit myths and shares simple, easy ways to rapidly improve your credit. Loan expert **Robert Geiler** of Rancho Financial will explain where your credit needs to be to even get a home loan, or to obtain the best loan and rates.

When you attend, you'll discover:

- How can I raise my FICO score 100+ in the next 45 days?
- *How do I fix or improve my credit so I can buy a home & get a mortgage w/o an inflated interest rate?*
- How raising your FICO 40 points can be the difference between you getting your offer accepted or not
- *How does my FICO score impact my loan type, interest rate, fees, and down payment requirement?*
- True or false: Multiple lenders checking your credit knocks down your FICO. (You may be surprised)
- *Get lower closing costs with less documentation paperwork when you get your mortgage*
- A 100% legal credit card "trick" pumps up your FICO...& it's free
- *I gave up on my credit long ago. Can I ever buy a home? (Yes!)*
- How paying off your credit cards monthly may HURT your credit
- *How much must I raise my credit to get a better home loan?*
- Why you should almost NEVER pay off a collection debt
- *I have no credit at all...how do I get started?*
- What data is used to create my credit score?
- *My scores are really low, what should I do?*

- Components of your FICO Score
- *Should you close unused credit cards?*
- How to qualify for a higher loan amount
- *Why you MUST pay your parking tickets*
- How long a bankruptcy affect your credit
- *Why you SHOULD have a car loan or lease*



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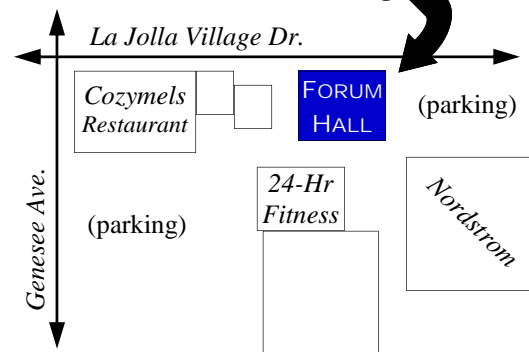
**Complimentary Snacks & Drinks
*FREE DRAWING Dinner for Two***

Tell a Friend! Bring a Friend!

TO REGISTER:

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