



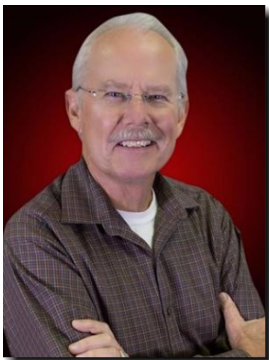
Preparing for your Home Loan Do's & Don'ts

The Do's

- Keep all existing credit card accounts open
- Keep your employment at your current job
- Stay current on your existing accounts
- Pay off judgements, collections and tax liens that have been reported within one year
- Call me ~ I am here to help you through the process

The Don'ts

- Don't apply for new credit of any kind
 - Don't MAX OUT or overcharge existing credit cards
 - Don't make any large purchases
 - Don't consolidate debt to one or two credit cards
 - Don't make any large deposits into any accounts
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