

Your Monthly Survival Number (MSN)

How much does it cost to be you each month?

Before you think about buying a home, get your expenses in order! Find out how much you currently spend each month to see what you can afford for a home.



Call or email with questions. I'm here to help!

AMOUNT

Rent/Mortgage	_____
Auto Loans	_____
Student Loans	_____
Credit Cards	_____
Home Utilities	_____
Cell Phone	_____
Cable/Internet/Phone	_____
Dry Cleaning	_____
Yard Maintenance	_____
Day Care	_____
Car/Home/Life Insurance	_____
Trash Pickup	_____
Groceries	_____
Doctor	_____
Giving/Charity	_____
IRA	_____
Money Market	_____
401K	_____
Other:	_____
Other:	_____
Other:	_____
Other:	_____

MSN TOTAL

6 MONTHS \$ _____ X **6** = \$ _____
MSN

12 MONTHS \$ _____ X **12** = \$ _____
MSN

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Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). TE00493

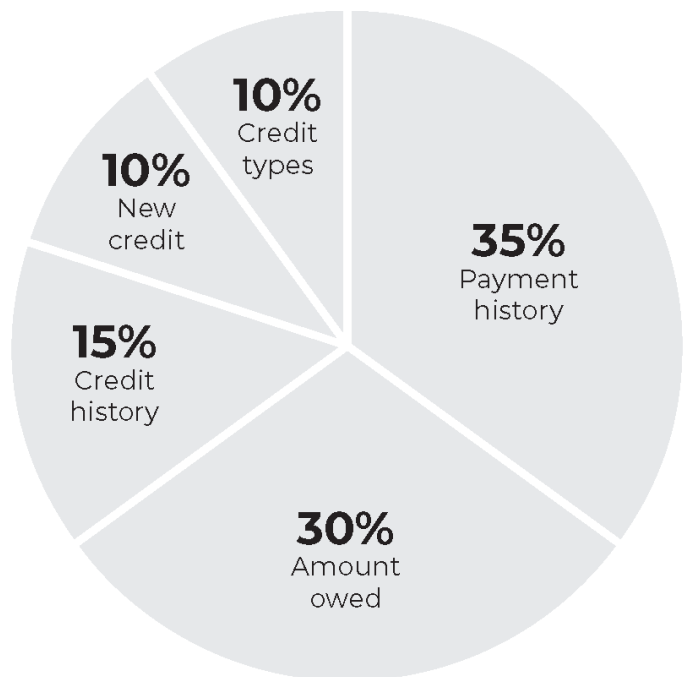


Know your score!

Your credit score is tremendously important when you're buying a home. Learn what factors make up your score and how keeping it strong can help you qualify for a mortgage!*

- **Pay your bills on time.** This has a huge impact on your credit score. Any debts that haven't been paid for 30 days or more can each lower your score by as many as 10 points.
- **Try not to close accounts.** A lengthy, well-managed credit history will help your score. If you have a number of credit accounts, keep the oldest ones open and active.
- **Minimize credit applications.** Don't apply for credit you don't need. Each time you submit a credit application, a lender requests to view your report, which can reduce your score.
- **Keep your balances low.** Your credit score evaluates your total balances in relation to your available credit. This is called credit utilization. Try to keep this ratio at or below 30%.

*CrossCountry Mortgage does not provide credit repair or credit counseling services.



Understand how credit scores affect mortgage approvals.

Call or email today!

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Credit do's & don'ts

Do

- Stay current on existing accounts. One late payment on your mortgage or car can result in a loss of points on your credit score.
- Use your credit cards as normal. If it appears your pattern has changed, a red flag is raised within the scoring system and your score may go down.
- Ask your Loan Advisor any questions. If you receive mail from a creditor or collection agency that you believe may affect your score during the loan process, don't hesitate to ask. We can guide you with the resources you need to request any derogatory items from being reported to the credit bureaus.

Don't

- Apply for new credit. Every time your credit is pulled, you could potentially lose points from your score immediately for one hard inquiry.
- Pay off collections. Unless you're told otherwise by your Loan Advisor, paying off collections may actually decrease your credit score. If you want to pay off old accounts, start by closing the account, validate the debt, and have the creditor agree to give you a letter of deletion.
- Max out credit card. This is the fastest way to bring your credit score down. You should try to keep your credit balances below 30% of the available limit at all times.
- Consolidate your debts. It'll appear that you're maxed out on that card and the system will penalize you.
- Do anything to cause a red flag. This includes adding new accounts, co-signing on a loan, or changing your name or address with the bureaus.

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