

Free Credit Enhancement

Personal Monthly Budget

PROJECTED MONTHLY INCOME		
Income 1		\$4,300
Extra Income		\$300
Total monthly income		\$4,600

ACTUAL MONTHLY INCOME		
Income 1		\$4,000
Extra Income		\$300
Total monthly income		\$4,300

PROJECTED BALANCE		
(Projected income minus expenses)		

ACTUAL BALANCE		
(Actual income minus expenses)		

DIFFERENCE		
(Actual - Projected)		

	Projected Cost	Actual Cost	Difference
HOUSING			
Mortgage or rent			
Water and sewer	\$22	\$56	
Cable	\$8	\$28	
Waste removal	\$34	\$8	
Maintenance or repairs	\$10	\$34	
Supplies	\$23	\$10	
Other	\$0	\$0	
Subtotal	\$0	\$0	\$23

	Projected Cost	Actual Cost	Difference
TRANSPORTATION			
Vehicle payment	\$1,195	\$1,236	
Bus/Taxi fare			
Insurance	\$256	\$300	
Licensing	\$26	\$45	(\$44)
Fuel	\$456	\$65	(\$19)
Maintenance	\$656	\$65	\$392
Other	\$456	\$54	\$0
Subtotal	\$89	\$56,461	\$402

	Projected Cost	Actual Cost	Difference
TAXES			
Federal	\$300,000	\$71,411	\$228,589
State	\$0	\$65,465	(\$65,465)
Local	\$0	\$546	\$546
Other	\$0	\$0	\$108
Subtotal	\$0	\$67,521	\$228,433

HIGHLIGHTS

FREE CREDIT ENHANCEMENT

We'll help enhance your credit score so you can qualify for the best products and rate programs available - for free!

We Can Help:

- **Improve overall credit:** To potentially help you qualify for the best mortgage option for you.
- **Enhance your score:** Enabling you to qualify for the best product and rate program.
- **Clear delinquent credit:** Avoid items that affect closings such as judgements, charge-offs, duplicate accounts, and credit disputes.
- **Eliminate last minute roadblocks:** By resolving delinquent credit items that affect closings, we ensure a smooth process from application to funding.

- Fast, Individualized, and FREE!
- We'll correct your score within 3-5 business days
- Service is customized to your unique profile and cash reserves
- There is never a charge for this service
- Enhancing your credit score may save you money by qualifying you for a better rate!

CONTACT ME TO TAKE ADVANTAGE OF THIS FREE SERVICE!