

12 months to a 720 Credit Score  
presented by  
[www.EZQualDreamHomes.com](http://www.EZQualDreamHomes.com) and Swiftcurrent Investment Group



Date Block

## June Newsletter



Title Block

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Introduction Block

This Month's Topic:

***Its Risky not knowing your dates Know the Risks and Fine Print of  
Paying Late***



Divider Block



***Your Bonus Monthly Tips:***

Websites you should have saved and use:

- Pull Your Own Credit with Free [E-Book](#)
- Opt Out of PreApproval Offers [Opt Out PreScreen](#) and it is effective for 5 years
- [www.FTC.GOV](http://www.FTC.GOV) save it on your favorites list. This if the Federal Trade Commissio



Promotion Block

Have you ever missed your anniversary or a family members birthday?

Have they ever been completely ticked off at you because of that one little mistake?

Well if the answer is YES, then you know how credit reporting agencies are. You forget just one time and it is on your credit report for 7 years or longer.

That is why it is so important to know when your payment dates are and record them somewhere to help you remember to get your payments out on time.

This month I am going to go over late payment issues. This has come up because a lot of the homes we have bought started out as a home owner making a late payment and then everything got out of hand, and they either lost their home or had to sell it because they could no longer afford it.



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This topic comes up all the time for me. It could be when I am looking at folks credit, calling for rental verification or just talking with other business owners in the community. The big problem comes when mortgage specialists are looking to see if all payments are on time. If you have an 30, 60 or 90 days late, that is a problem.

Late Payments are defined with in a variety of ways...but there are some common things that you need to be aware of so that if you choose to pay

something late or after its due date you are aware of the ramifications

Once you are in one of our homes we are all going to work together and with you following our easy to understand instructions and with you attendance to the classes it will all come together and you will see improvements over the next 12 months.



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Our goal is to make your life easier by helping you understand what this all means and how to improve your scores in the easiest possible way so that you and your family will benefit by saving money and spending it where you choose.

*Every newsletter builds on the previous one but each one on its own covers a topic that is important with regards to credit, financing, savings and home ownership that will assist you in becoming a successful and knowledgeable home owner.*



#### Closing Block

June is a great time to clean things out, plant flowers and make some summer plans with family and friends

Here are some FREE Tips for your yard:

**FREE MULCH :** The city's free sites have been combined into one: the city Forestry Office, 1601 Recreation Way, north of Uintah Street off of Glen Avenue , north of Monument Valley Park. The mulch is filled every Friday and sometimes during the week.

There are two other locations that take tree limbs and yard waste but in some cases there is a charge and/or a food donation for either dropping it off or picking up mulch: Here is the website for more info: [FREE Mulch](#)

Another great resource for xeriscape ideas in your yard is: Colorado Springs [Xeriscape Garden](#)



#### Promotion Block

Let's move on to the topic of this Newsletter: Lates  
This is a touchy subject because depending on what side of the bill you

are on dictates your interpretation....or that is usually the case from my experience.

There are lates from your creditors or companies that you owe money to and then there are reported lates that are found on your credit report.

Please remember that the only place you should be pulling your own credit from is:

[www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)

(AND THIS IS THE ONLY WEBSITE YOU SHOULD EVER USE!)

All the other websites that say they are free may give you a free credit report but then they sell your information and can reactivate old collections. The one listed above is the only website that the federal government authorizes and is confidential.



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But let's start before it ever gets to your credit report. The goal is to avoid ever having lates again.

I want to focus on the very early part of a late, that often is the start of a problem that gets a lot of people into trouble. If you do not understand what late means to your creditor you will often find yourself getting farther behind, more frustrated and even ticked off. Not to mention eventually being reported negatively on your credit report.

Here are the basics that you need to know. This is with mortgages, insurance payments, credit cards, car payments, rent, utilities and pretty much everything kind of bill you will ever receive or have received.



Promotion Block



Promotion Block

**Tips for this month to keep in mind:**

1. Payments reported to the credit bureaus will actually give you points for paying before your due date
2. Always ask if the company reports to the credit bureau
3. If you ever have to pay late, call ahead work out a payment plan and ask them not to report the payment as late.



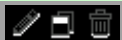
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*When you become a tenant home buyer in our future home buyers program, You are a will be the proud future home owner of your home.*

*When you are accepted into our program; you will be responsible for caring for your home, making your monthly payments on time and improving your credit so that you can get financed through monthly online classes, quarterly in house classes, mortgage specialists assigned to you and personal friendly assistance.*

*Other Happy Clients*

*Our rent to own program gives you complimentary online classes each month to assist you with credit and finance information, plus in house classes each quarter with specialist, plus one on one time with a mortgage specialist.*



Divider Block



Closing Block

Dedicated to improving your credit and making you a home owner,

*Lori*

Swiftcurrent Investment Group, LLC

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