



**TEAMSTERS**  
*Local 848*



*Presents*



## PATHWAY TO HOMEOWNERSHIP WORKSHOP

### BUDGET



Saving a small amount every month for an entire year is a good way to save enough for a deposit on a new home.

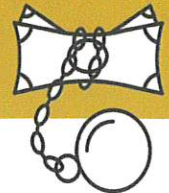
### CREDIT SCORE



Elements typically contributing toward your credit score:

- Length of credit history
- Payment history
- Amounts owed
- Types of credit used
- New Credit

### DEBT



A debt-to-income comparison is a great way to assess your monthly spending habits. Add up total monthly bills and subtract it from your monthly income.

Do you have enough left over for a new payment?

### MAKE AN APPOINTMENT

Our professional and friendly staff are here to help



Helpful Tips:

1. UNDERSTANDING your financial situation
2. Lender Options Hozoro Mortgage has many Lenders that can help finance your home loan
3. Prequalification Requirements

Recent: (2 recent paystubs, 2 W2's, and Bank statement)

RSVP HERE

