**[xxx] A Curious Case… (Email #21)**

Hey {name},

How’s it going?

I have got an interesting story for you.

A few years back I was working with an unusual client…

A man named Henry, employed as a preacher.

His story caught my eye because of two things:

1. If judged by earnings alone he could very well afford to buy his desired home.
2. He had already picked his new home and paid his deposit. (Without pre-approval)

I gladly offered to help.

As usual I gathered all of the paperwork and noticed a peculiar pattern.

You see, he worked for many different churches… and his income was somewhat irregular.

Not only that…

His tax returns did not match income figures. Or were hard to verify at any rate.

I am not an accountant, so I can’t know for sure but…

Because of the nature of work he was involved with, some of his earnings did not need to be reported.

Do you remember when we had the “Assets” chat?

All assets that cannot be proved become part of your DEBT.

In his case, it simply meant that the home he had signed the papers for would not be within his means.

If you are self-employed or have questions about your mortgage just hit me up and I’ll gladly help you out ***{INSERT SCHEDULING TOOL HERE}.***

Now, the real kicker was his earnest money deposit…

As you already know, the seller does not have to give it back!

Especially, if it has already been used for appraisal and inspections.

Yeah, it all could have gone a different way.

If he would have been pre-approved, it would have made his search much more targeted.

And much safer too.

A quick chat with me will save you the headache and protect your dollars. To get pre-approved just click this link: ***{INSERT PRE-APPROVAL TOOL HERE}.***

All the best,

**{EMAIL SIGNATURE GOES HERE}**

P.S.

Have you ever wondered what monthly debt actually appears in your DTI?

I’ll clear it all up for you in the next email.

See you then!