**[xxx] A Horror Story… (Email #17)**

Hey {name},

How’s the hunt going?

Have you met with any real estate agents lately?

If you have… you know that sometimes they can ask for a LOT of info.

Remember our last email about Credit Score?

No. You do NOT have to give it to them.

In fact, of all the papers you need for a mortgage (Appraisal, Application, Disclosures and 1003 and so on.) your real estate agent is allowed only a COPY of the HUD 1 (<https://en.wikipedia.org/wiki/HUD-1_Settlement_Statement>).

Nothing more.

Meaning that asking for a Good Faith Estimate (GFE) would be a direct violation.

But we live in the real world and they have their reasons for asking.

Ask them why do they need to know?

Will it help you to lower the asking price? Maybe it’s worth it…

Your Mortgage Pro (me) should be kept in the loop. Think of me as your personal dream home acquisition superhero :) Schedule a 1:1 any time here -- ***{INSERT SCHEDULING TOOL HERE}.***

Ahh the **Horror Story**…

Well, listen to this.

Greg and Lucy had applied for a loan.

Their credit was not ideal but they had options (or so they thought).

I was not involved… Neither were my mortgage buddies.

(Scary to even think of it)

So loan pre-approved, home in hand, but deal not closed yet.

In those last few days before the closing day…

Through the mail comes a letter.

Greg had a good idea what might be there, not Lucy.

(In fact everybody but Greg would be a little taken aback)

Not long after, the house phone started ringing.

Greg picked it up…

[To Be Continued]

**{EMAIL SIGNATURE GOES HERE}**

P.S.

Have you ever wondered about credit repair or counselling?

Check this site out. ***{INSERT CREDIT REPAIR TOOL HERE}.***