



Some meals you'll remember for a lifetime.

There is always something special about that first dinner in a brand new home. And now, qualifying for that new home has never been easier.

If you've ever wondered what you could do to improve your credit and strengthen your credit scores, we have some very good news. Our revolutionary **AVAIL mortgage credit coaching** program will guide you to better, stronger credit as quickly as possible.

AVAIL is a computer based program that removes the mystery from mortgage qualifying. Even if you have some late payments or other credit blemishes, AVAIL develops a plan that shows you **exactly what you need to do** to start improving your credit immediately.

Once you enroll in the year-long program, AVAIL begins helping you in three specific ways.

1. **AVAIL removes harmful credit errors.** AVAIL scans your credit file and detects issues that may be harming your credit score. Errors in balances, past due amounts, account status and more wrongfully lower the credit scores. AVAIL finds these errors, and generates the correct documents to get them resolved. All you do is "print and mail".

2. **AVAIL suggests better ways to use your credit cards.** Did you know that more than 7 out of 10 people use credit cards in ways that unnecessarily lowers their credit scores? AVAIL studies your credit use and then offers suggestions that will strengthen your credit score.
3. **AVAIL prepares you for mortgage lenders.** AVAIL knows how mortgage lenders will view your credit file – and will give you suggestions to make it more attractive to them. It knows what areas of your credit file will trigger questions, and AVAIL tells you exactly how to prepare so you can improve your mortgage qualifying ability.

Kim Seavy

Mortgage Advisor

Perspective Financial Services, LLC

1115 Illinois Ave Ste 4
Joplin, MO 64801

417-624-5151

kseavy@amatterof.com

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AVAIL
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