



***“Turn Your Credit Burdens into  
Wealth-Building Tools!”***

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***Credit Help!***  
***Get the Credit You Need to Buy Real Estate***

“An amazing little book with secrets very few people know, even professionals. Jeanette Fisher’s easy steps to improving your credit help with both raising your score and lowering your debt-to-income ratio. This means you qualify for a better loan (more money, lower payments)!”

**-Rob Kramarz, *NationWide Mortgage***  
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**Turn Your Credit Burdens into Wealth-Building Tools!**

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**ISBN 0-9749328-2-5**

[Family Trust Publishing](#) books are available at special quantity discounts to use as premiums and sales promotions or for use in corporate training programs. For more information, please write to Ted Blake, Publisher

18475 Grand Ave. Lake Elsinore, California 92530

or email [TedBlake@FamilyTrustPublishing.com](mailto:TedBlake@FamilyTrustPublishing.com)

Temecula, CA 951.775.8780 **Orders: 800. 246. 5161**

Editor: Enicia Fisher, MS

**Books by Jeanette Fisher**

Published by Family Trust Publishing

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### [About the Author](#)

Jeanette and Brian Fisher love finding neglected, dumpy houses and transforming them into glorious homes using Jeanette's expertise in Design Psychology. Jeanette has applied Design Psychology to the renovation and sale of over thirty homes. With over fifteen years of research experience in Design Psychology, she teaches college courses on [Design Psychology](#) and real estate investing.

***For my friends, some old, some new, and those waiting to be made. May you get the financing you seek to buy your dream home AND your investment portfolio.***

*Disclaimer*

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*—from a declaration of principles adopted by a Committee of Publishers and Associations*

This ebook is formatted for easy reading. The type is set similar to *Credit Help! Get the Credit You Need to Buy Real Estate* in print, with text formatted in shorter lines. This format helps keep the eye focused when scrolling on a computer screen.

Click on the “pages” tab on the left to navigate back and forth.



Enjoy your pathway to your dream home.

## **“Turn Your Credit Burdens into Wealth-Building Tools!”**

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***A note from Jeanette***

***Do you know the most important reason to build strong credit?***

**To make money.**

Strong credit helps you to finance multiple investment properties and obtain business loans. With good credit, you can use other people's money to make money.



**What does your dream home look like?**

*(How about BOTH!)*



## **Turn Your Credit Collapse into a Money- Making Machine**

Make 2006 your most profitable yet! Get rid of your credit worries forever. Get the best-kept secrets of wealthy real estate investors. Learn how to make money with your credit. You can turn your credit around and learn how to use your credit to buy your first home AND multiple investment properties.

Don't get caught like many people when you retire without a financial plan. The most important reason for you to build strong credit is to make money. Imagine purchasing rental houses and having someone else pay the mortgage for you.

Have you felt the pain of being told you didn't qualify for a home mortgage? Or, have you had to pay too much for your financing? You no longer need to be held hostage by your lender because of poor credit scores.

After you've worked on your credit issues, you need to jump the hurdles of mortgage financing. Understand what it takes to get

**financing for your first home, dream home,  
AND your investment properties.**

**Whether you want to build your credit up to buy luxuries, a home or multiple investment properties, you need to understand that besides strong credit scores, you must meet other credit requirements for mortgage financing.**

**This report will help you understand the basic requirements for buying houses on credit and how these qualifications differ from consumer credit for other loans. You will also gather tips to improve and control your own credit rating in order to increase your financial power.**



## **Credit Requirements for Mortgages**

**Credit needed to buy real estate is not the same thing as having good credit scores.**

Besides your credit score, mortgage lenders consider your debt-to-income ratio and other credit matters, unlike other credit grantors. Qualifications for consumer credit, such as credit cards, personal finance company loans, and auto financing, differ from mortgage qualifications.

In fact, you get different credit score ratings when you shop for an auto or consumer loan. Read that again. You get different credit score ratings from different types of lenders. Loan officers for mortgages see a different credit score number than an auto finance credit manager sees.

One day, my husband's middle credit score for mortgage financing was 725. Later that day, his credit score was 760 for auto financing. Credit scoring models differ for different types of loans. So, if you've recently been told that your credit score was a certain number, don't think that other credit grantors get the same number. You can buy a car and get a credit card based

on one credit formula, but you might not qualify for a home mortgage.

On the other hand, just because you've been turned down for a credit card or an auto loan, doesn't mean that you can't buy a house! If you're paying rent, you can afford housing. Often, rent costs more than a housing payment. Mortgage lenders know this fact.

**Tip**

Don't waste your money buying your credit score. The score you get will not be the same score a car dealer or a mortgage lender sees.

When you apply for financing to buy real estate, lenders review your credit report, which they rate by your credit score. To qualify for mortgage financing, other factors come into play. Understanding all the qualifications helps you prepare for the best possible rates and the lowest mortgage costs.

## **Six Mortgage Qualification Requirements**

### **1. Credit Scores**

Lenders interpret your credit report as either "good" or "bad" by your credit score. You can

buy real estate with “poor” credit, but you will save thousands in loan costs if you maintain good credit. A bad credit report leaves home buyers with non-prime loans which have higher point charges, prepayment penalties, and higher interest charges, which therefore cost more money.

***How much can you save on financing costs by raising your credit score?***

**(Just for fun, estimate your answer.)**

The average home in the U S costs about \$264,000 (Oct. 2004). However, houses cost much less in the heartland than in California or New York. Tear-downs cost \$30,000 in Oklahoma City and \$500,000 in Los Angeles.

Based on a mortgage loan of \$250,000, this is what you can expect with different credit scores:

Mortgage loan	Interest rate	Monthly payment	Total payments (30-year)
\$250,000	5%	\$1342.05	\$483,138
\$250,000	9%	\$2,011.56	\$724,161

As you see from these payment differences, good credit means that you can finance a more expensive house with the same income, or save \$669.51 each month. Or by financing with good credit, you can save as much as \$241,029 over a 30-year-loan.

\$250,000 mortgage

<u>Credit Rating</u>	<u>Interest Rate</u>	<u>Monthly payment</u>
Great	4%	\$1,193.54
Good	5%	\$1,342.05
All right	7%	\$1,663.26
Poor	9%	\$2,011.56

Keep in mind that these scenarios change with types of loans, rising interest rates, and other credit factors, such as down payment, income levels, debt levels, employment history, and cash reserves.

**Tip**

If you're buying your first home, get an affordable adjustable-rate loan, work on raising your credit scores, and then refinance your mortgage before the payments increase. Also, when you make mortgage payments on time, your credit score increases. Your credit scores get a boost when you have a mortgage on your credit report.

For more information on how to raise your credit scores, see Chapters Five and Six in [Credit Help! Get the Credit You Need to Buy Real Estate](#).

## **2. Income**

Next to your credit score, mortgage lenders examine your income. Minimum income requirements for mortgage qualifications depend upon the amount financed. Banks and mortgage companies have varying income ratio requirements. What's important to you: It takes more than good credit—you need to have the means to make payments.

### **Tip**

Before you get your heart set on a particular home or investment property, ask a loan officer to review your credit report and income. Your loan officer determines your qualified mortgage amount and gives you a house price range adjusted by your down payment. This way, you will know what price range to look in and not waste your time (or feel sad). If you find yourself yearning for a more expensive home, get into [real estate investing](#) so you can buy your dream home.

### **3. Debt-to-Income Level**

Mortgage lenders calculate how much money you earn compared to how much debt you must pay each month; this is your “debt-to-income level” or “debt-to-income ratio.” This is calculated on your gross personal income (before taxes).

#### ***What counts in your debt-to-income ratio?***

Lenders count mortgage payments, car payments, credit card bills, student loans, installment loans, and other long-term debt. It is up to you to calculate your other expenses such as auto insurance, childcare, vacations, entertainment, and groceries. Lenders don't care if you can afford new clothes; they just want assurance that you can afford your house payment.

**Credit scores do not reflect income—**credit bureaus do not have income reported to them. However, real estate lenders look at the consumer debt-to-income ratio—the amount of monthly debts in relation to the amount of earnings. Also, lenders estimate income levels based on normal salary ranges for occupations.

Lenders want the mortgage-debt ratio (the percentage of the new mortgage payment to income) to be less than 28%.

**Tip**

Once you total your monthly expenses and determine your debt ratio, you can estimate how much you can afford for a house payment. For example, if your income is around \$3,000 per month, you can afford a home with payments around \$1,000 per month (including taxes and insurance) with a conventional loan, if your other debt does not total more than 5% of your income.

For investors, debt ratio equations change. Lenders expect 5%–25% down on investment property and allow about 75% of the rental income to offset the debt ratio. Rent income is the net income. (Net income equals: gross rent minus total mortgage payment(s), home owners' association fees, fire insurance and property taxes based on 75% occupancy.)

**Tip**

It is important to note that many loans are done for borrowers who do NOT qualify on the basis of the debt ratio (their debts are too high or their income is too small.) This is done by giving them a “stated-income” loan or a “no-ratio” loan. In a stated income loan, the borrower just “states” his/her income and profession on the application and no documentation is provided to prove it.

However, the income has to broadly match the profession or job and the lender WILL verify that the borrower is working in the designated profession or job. In a no-ratio loan, no income is stated at all, and no debt ratio is calculated, but the borrower still has to be working in a designated profession or job.

Obviously, interest rates are higher for stated and no-ratio loans and credit scores have to be higher to qualify. You can even apply for a “no-income” loan. Here, they do not even care about whether you are working, but the rates are much higher and the credit scores have to be higher yet.

There is much more to learn about qualifying ratios than what is included in this report. Understand that income and debt ratios affect

your ability to buy real estate. Your income is up to you—but you can find out how to get the best debt ratio in Chapter Six of [Credit Help! Get the Credit You Need to Buy Real Estate](#).

#### **4. Personal History and Employment**

Mortgage lenders look for stability when deciding to finance a loan. Lenders consider your length of time at current residence, employment history, income, and education.

The length of time you have been with your current employer and also the length of time you have been in the same occupation factor into your mortgage requirements. The lower your credit score, the better your employment history and income level should be.

#### ***Tip***

If you have changed employment, tie your job descriptions together to show continuous occupation.

## 5. Down Payment

A great credit score or a great income means that you need a smaller down payment. Real estate buyers who have lower credit scores and/or less income need to make larger down payments. You need one of these three qualifications to finance a mortgage:

1. Great credit score
2. Good income
3. Large cash down payment

### **Tip**

Reduce the amount of cash needed to buy real estate by getting the seller to pay your closing costs. In a hot seller's market when more buyers compete for the same properties, you either need to find a distressed seller or increase the purchase price to cover your closing costs. ([Read how to find and buy a distressed house.](#))

## 6. Cash

Many lenders now require cash "reserves," even with no-money-down loans. What this means to you is that you need to have cash in the bank equaling three months of mortgage payments.

The more money you put down on a home, the less cash you need to have in the bank.

**Tip**

The higher your credit score, the less cash reserves needed. On the other hand, the more cash on hand, the lower your credit score can be.

Now that you understand why credit needed for financing real estate differs from credit needed for consumer financing, you need to make a plan for yourself to:

- Improve your credit scores
- Lower your debt-to-income levels
- Increase your cash reserves.

Before you attempt to improve your credit scores, you need to know how to raise your credit scores without damaging your credit or wasting your money.

## **The Truth about Credit Counselors**

### **1. Television, Internet, and Radio**

You've watched the ads on television, read them online, and heard them on the radio: "Erase bad debt!" or "Remove negative entries from your credit report!" If you're suffering from a poor credit rating, those advertisements may seem like the answer to a prayer.

People get taken in every hour by these credit repair companies. Don't waste your money. Those programs don't work, and you'll pay hefty fees only to end up right where you started, or worse. Sometimes, the advertised credit repair program may actually be an attempt to steal your identity by gaining information about your social security number, bank accounts, and credit cards.

#### ***Here's how the credit repair scam generally works:***

First, the company contacts the three credit bureaus and tells them that the negative information contained in your files is false. Because the credit reporting agency wants to accurately reflect your credit information, the

credit bureaus temporarily remove the negative information while they investigate the claims. Meanwhile, the scammer sends you a copy of your credit file, showing that the negative information has been removed, claiming that your credit history has now been repaired.

It will seem like a miracle, until you learn that as soon as the credit reporting agencies have completed their investigation, any accurate negative information will be returned to your credit report. You'll be back where you started, minus the fees that you paid to the scammer. Plus, the credit reporting agencies tend to penalize consumers they feel are running a scam on them! You don't want to get labeled as a consumer who constantly sends misinformation to the credit reporting agencies.

There are many honest companies that can help you with debt problems. But how can you know if a company is legitimate? First, scammers will ask for their money up front, while legitimate credit repair companies can't require payment from their clients until they've performed the services they've promised. In many states, they must also give you a detailed written contract, clearly explaining your legal rights and giving you the option to cancel within three days.

## **Internet Warning**

Not all geographic areas are open to the free annual credit report yet. You can go to this website to see if your location qualifies you for your free credit report:

<http://www.annualcreditreport.com>

**MAKE SURE YOU GET THIS LINK RIGHT!**

Unscrupulous internet thieves purchased similar websites with misspellings, hyphens, and dot info, etc. These swindlers may not only steal your social security number and personal information to sell to identity-theft masters, they might empty your checking account.

## **2. Non-Profit Agencies**

Beware of non-profit agencies posing as do-gooders. Some companies promise to help you, but they actually collect for the very companies you're trying to avoid. These companies get paid a percentage of what they collect from you—while pretending to help you, they actually help themselves and damage your credit rating.

Credit counselors only promise to get you out of debt, not to improve your credit. Some companies will have you send them a check

every month, out of which they're supposed to pay your creditors for you. However, some credit counselors will often pay your bills late, which means that your credit report becomes filled with "over 30 days late" notations and your credit score drops even lower.

"Debt negotiators" posing as non-profit organizations can ruin your credit even further, advising you not to pay credit card bills at all. They also charge upfront fees, maintenance fees, and monthly fees, all of which are supposed to be placed in a "trust" account. Then, after many months have passed, debt negotiators finally convince creditors to settle for less money than was owed, making yours an "uncollectible account."

***Tip***

The above tactic not only ruins your credit, due to the many "over 90 days late" remarks and collections notations, but all the money you supposedly saved—which was actually money you owed—will be considered as income by the IRS! In other words, if you owed \$20,000 and settled for \$12,000, you'd be required to list the \$8,000 difference as income!

### **3. Attorneys**

I have seen some attorneys specializing in credit issues effectively improve credit scores quickly. However, I know one couple who paid an attorney a \$1,000 fee. The attorney did nothing as promised. They were horrified to see their updated credit report with a collection from the same attorney listed! They had paid him without reading the fine print that the \$1,000 fee was a monthly charge! The person who was supposed to help them caused them further grief!

#### ***Tip***

You can learn to exercise the same laws and techniques attorneys and honest credit counselors use on your behalf. Save money on needless fees and at the same time make sure the work gets done. Learn how to effectively raise your credit scores on your own using the same laws attorneys use.

Paying someone to “fix” your credit is a waste of your money. The negative issues temporarily dropped from your file just reappear in a couple of months. Repairing credit doesn’t automatically give you good credit. For more information on how to repair and control your credit yourself, see Chapter Four in [Credit](#)

[Help! Get the Credit You Need to Buy Real Estate.](#)

#### **4. Loan Officers**

Mortgage Brokers give the best advice for credit disputes and problems because they desire to help you finance property. Loan officers get all three of your credit reports, with accurate credit scores used by mortgage lenders. A good loan officer will tell you what problems you need to clear up. Use a loan officer as your free credit counselor, find out what problems you have, and learn how to fix them yourself.

The bottom line: know who you're dealing with when it comes to trying to repair your credit. Mistakes can cost you dearly, doing even more damage to your credit, creating even more debt problems, and sometimes costing large amounts of money.

#### ***Quick Credit Tip***

Never pay a collector. Always pay the original debtor directly and ask them to clear the debt with the collection agency.

**Imagine your possibilities with strong credit.** [Special FREE Credit Help Teleseminar](#)

## **Build Wealth with Real Estate**

Strong credit (including the six mortgage requirements) helps you finance real estate using other people's money. One of the best reasons real estate makes such a good investment is because you get the appreciation on the total amount of the property, not just the amount that you put down. Even if appreciation rates dip to the past ten year low point of 4%—if you buy a house for \$200,000 with \$8,000 cash out and the house goes up only \$8,000 the first year—you've made much more than a 4% return on your investment. (If you had to put more down on the house because your credit requires a larger down payment, you won't be doubling your money.)

## **How Do You Get into Real Estate Investing?**

If you want to make money investing in real estate, you have to get started with a plan. Here are four ways for you to get started. Choose a plan that works for you.

If you don't currently own your own home, that's the best place to start. Many people never buy a home because they think they have to have perfect credit or a lot of money down. Talk

to a loan officer. You may be surprised that you can buy a home with little money down.

Mortgage lenders know that you must pay for housing expenses whether you rent or buy your home. If your credit scores are less than stellar, try to boost your other requirements to get into your own home. Generally, you can buy a home to live in if you meet only one of three qualifications:

1. Good credit scores
2. Good down payment
3. Good income

### **Homeowners Are Real Estate Investors**

Any home owner in reality becomes a real estate investor. Whether home owners want to stay in their home for life or just a few years, their home should make them money. Many families only own one home at a time, but they keep moving up. Some of these families have made money from their homes by taking out the equity to pay bills. Other families bought more expensive homes, which went up in value more than the first home. For instance, a family bought a home for \$105,000, sold the home for \$230,000 and then bought a home for \$300,000. The more expensive home went up in value the next year more than the previous

home. You can build your real estate wealth just by owning one home.

However, if you split your mortgage payments with other people, you don't have to pay for all this equity on your own. Your tenants will help you make the payments and over time can actually buy the property for you!

### **How to Begin Real Estate Investing**

Many investors start with a home to live in and then save money for a down payment for their first investment property. Here are some ways to skip the savings years, which most people never accomplish:

#### **1. Refinance**

If your home has gone up in value, refinance your home and use the equity for a down payment on an investment house. You must have sufficient monthly income to pay any negative between the rental income and the new mortgage payment. Some home owners have been able to purchase more than one investment house from one refinance transaction.

#### **2. Move**

Another way beginning real estate investors get their first investment is to buy a new home and

rent out their first home. If you have great credit, you don't need to put a down payment into a new home to live in.

**3. Sell and Move**

You can sell your home and buy two houses. Use your equity to put more down on the investment house than your personal home.

**4. Buy a Vacation or Second Home**

Our cabin tripled in value in three years. We refinanced the cabin to buy more houses and also kept funds to pay for the mortgage—twice. The cabin pays us to enjoy it!

You can make money investing in real estate. Make a plan of action and buy right.

## **Real Estate Investing Strategies**

If you're thinking about investing in real estate to make money, you need to first determine your financial goals. Do you need to make money quickly, invest for your children's college fund, or build wealth for your retirement? Once you determine your financial goals, you need to decide which type of investing strategy works for you.

### **Make Money in Real Estate - Fast Cash**

If you're low on cash, get started by finding a bargain house and selling the contract to another real estate investor. Join a real estate investing club to find investors willing to pay you for finding good deals. (Email me if you find a bargain in California or Las Vegas.)

### **Make Money in Real Estate – Income Property**

If you want to increase your monthly income, look for income property that returns a positive net income from month to month. Start with single family house. Look for a bargain below market value. Fix up the house to generate top rental income. Find houses that will rent for more than your mortgage payment. You may need to go out from your home area to a location that supports this type of return on your money. You can't pay \$300,000 for a home with a mortgage of \$1,500 that only rents for \$1,000. You might start with a home for around \$300,000 that rents for \$1,750. You will need good credit to get a loan with good interest rates. In a few years, your rental income should go up. Many real estate investors enjoy thousands of dollars each month generated by income property.

However, some investors don't like dealing with tenants and prefer to make money in other real estate ventures.

### **Make Money in Real Estate – Investment Property**

If you want to make money *focusing on profits*, investment property offers a different strategy. Instead of worrying about rental income, look for property that you can transform and sell or property that will appreciate significantly over time. Besides fixing a house up, you can transform a property by changing it. For instance, some investors buy apartment buildings and turn them into condominiums. Many investors speculate in land and make money by holding the land until new development in the area increases the value.

Examine your financial situation along with your long term goals. You can get started by flipping properties, move onto income properties, and then make larger profits with investment properties.

**For the rest of the story about credit, buy the book. It's guaranteed to help you or your money back.**

**[Credit Help! Get the Credit You Need to Buy Real Estate.](#)**

*“Credit Help!* is informative and easily understood. I've discovered quite a few ways to improve my credit score that I didn't know were possible! And yes, I agree with my lender, everyone should read this book—even if they have great credit—so they can keep it that way! Thank you for your research!”

***Shannon Knapp, Real Estate Investor,***  
Marina del Rey, California

*“Credit Help!* is a resource every borrower must have! The book reveals proven strategies to raise credit scores, and shows how to save money on financing. *Credit Help!* tackles credit myths with established facts that will benefit all borrowers, whether they have good or bad credit. Learn simple industry methods used to achieve and maintain good credit. Learn how to take advantage of your credit to fulfill financing for one property or twenty. Thank you, Jeanette, for a no-nonsense credit repair book that can benefit anyone. “

***Ken Zapanta, New Era Finance,***  
Irvine, California

Learn the legitimate ways to:

- Raise your credit scores
- Get negative items to disappear
- Most important—how to apply all of the mortgage qualifications so you can finance your dream home and financial future.

**[Read about how you can use your credit to make money!](#)**

### **Jeanette Fisher's Newsletters**

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***Credit Help! Tips*** newsletter comes your way each month with tips from mortgage brokers, readers who share successful strategies, and credit experts. The emphasis, credit requirements for mortgage financing, will help you finance real estate. However, if your goal is just improving your credit score, ***Credit Help Tips*** will help you do that, too! [Subscribe](#)

### ***Doghouse to Dollars Real Estate Tips***

Information on how to buy, fix, and sell houses for top dollar—fast! Discover the difference Design Psychology makes in real estate profits, Includes how to sell your home for top dollar tips. [Subscribe](#) [More information](#).

### ***Joy to the Home Journal***

Discover how Mother Nature guides your home decorating to create an environment for your emotional needs. Explore the innovative interior design ideas and find out why home decorators can't wait for their next issue. [Subscribe to Joy to the Home Journal](#)

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