

For Immediate Release

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Is your *husband* why you can't buy a house?

Your credit score says a lot about you, and is a key factor in getting approved for a home mortgage. But personal credit scores have been falling, and the worst culprits – are men.

“We’re seeing more and more couples having problems getting approved due to credit issues on the husband’s side!” says Chip Cummings, CMC, a 23-yr. mortgage veteran and best-selling author. “Women tend to be more responsible handling the finances, and sometimes it works out better to just dump him off the loan.”

To help avoid disappointment (and bitter arguments!), here are a few “Chip Tips” for couples planning to refinance or shop for a home:

- Check your credit first, including your scores, from each of the three major credit bureaus.
- Don’t pay off (or pay down) any debt just to try and “qualify” or to “get rid” of a bad account – it’ll count against you!
- Don’t shop for the lowest interest rate! Many programs *sound* good, but include “negative amortization” which ends up in your owing *more* money every month!
- If you don’t use credit – start. It’s the only way to get a “score”. And without a score, it’ll be hard to get approved.
- Get those credit card payments in on time – even if it’s the “bare minimum” amount!

Chip and his new upcoming book *“The Mortgage Myth – 77 Insider Secrets to Saving Thousands on Home Financing”* have received critical acclaim from media, industry experts and home buyers from around the country. A 23-yr. mortgage industry veteran and international speaker, he has been featured on radio, TV, and print, and has authored dozens of articles. He’ll provide your audience with an “insider look” at specific strategies for saving money and time on homeownership, and provides an informative, entertaining look into the world of finance. To reach Chip for an interview or call-in session, call (616) 977-7900.

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