

Hints For Homebuyers

Free Tools And Advice On Credit Issues

(NAPSA)—Meeting financial goals may be a little easier for homebuyers with some advice from the experts.

Research has shown that some homebuyers hesitate to seek financial guidance because they feel intimidated, are confused by the information they have read or are worried that getting this kind of advice can be expensive.

Getting understandable information can be especially important for home-shoppers who do not qualify for a prime loan because of income, employment history or past credit problems. Such nonprime mortgage holders may benefit from help in understanding and managing their credit profiles.

Such expert advice is offered in a new Steps To Success program from Wells Fargo & Co. Customers with nonprime loans are enrolled once their loan closes. The program includes access to credit education specialists; two easy-to-read credit reports and credit scores; consumer-friendly financial educational assistance; and information about automatic payment products.

The program is available in Spanish and English, and all materials are free.

This includes a magazine called *Steps To Success*, which features articles on borrowing wisely, how to

Credit Management Program Selection

Homeowners looking for a credit management program should look for five simple features before joining a program:

- Easy-to-read credit reports with credit scores
- Advice from credit education specialists
- Financial education
- Access to automatic mortgage and bill payments
- Programs available in English and Spanish.



save, and cleaning up your credit, as well as tips on raising money-savvy kids. For example, a recent article included tips that could help you boost your credit score, which is one factor in interest rates:

- Pay down your revolving debt. Don't move debt around between credit cards.
- Use automatic bill payment whenever possible. Automatic mortgage payment can be free, as it is with Wells Fargo.
- Don't open a lot of new accounts. Instead, hang on to and maintain your older accounts.
- If you are having trouble making ends meet, contact your creditors or see a legitimate non-profit credit counselor.

For more information, visit www.wellsfargo.com.