

# First Things First

---

## *Get Your Financial Ducks in a Row !*

The first item on your agenda; Get you financial house in order! If you have a problem on your credit report or do not know what your credit score is... find out! This is fast and easy. Go to one of the credit reporting companies and request this information. The credit report is free once a year. You will have to pay to get your "score". It is not expensive. A FICO score is between 300 and 850, with 60% of people falling between approximately 650 and 799. According to FICO the median score in 2006 was 723. Each individual actually has three credit scores for the FICO scoring model because the three national credit bureaus; Experian, Equifax and TransUnion, each has its own database. Data about an individual consumer can vary from bureau to bureau. If your credit is not stellar, clean it up.

We will introduce you to a banker (we know and work with several) that will run a pre- loan approval analysis for you. This helps you determine what your budget range can be. Designing a home beyond your financial means is nuts. It is a waste of your time and treasure.

We also recommend not looking at homes every weekend (or any other time) until you have gone through this process. If you want to create stormy waters around the home port, show your spouse lots of properties that have amenities and locations that you cannot afford to purchase. Why go shopping at the Lexus dealership when you need a Camry? Fantasy home shopping creates problems for all parties when it is time to design the home that you can afford.

Sadly, many families disregard this advice and fall into one of the aforementioned pitfalls. Please try to understand; we are on your side. A great home builder should be an advocate for their clients. We want to build a great home that will be in your family for many generations. We also want to help you design and build a home that you can afford to live in.

Start with knowing what you can afford. Call us, you can be pleasantly surprised. It is our job to create a home that you will love. Texas has a great home building climate! The size and quality of the home that we build is superior to homes built almost anywhere else in the United States.