

What happens after you submit your documents to us?

When you complete the questionnaire (Form 2 or 4), the Authorization form (Form 3), make all the copies and the money order, and put all together in an envelope, we call that "your package", which you will mail (regular mail) to our office at 603 Swede St. Norristown PA 19401. As soon as we receive your package, we open it, do a preliminary review, and put it in order so that it can be easily analyzed and the information input into the HUD system and pertinent forms are completed. We will contact you within a day or 2 of receipt of your package. If yours is an emergency or you have questions, please contact us before you send us your package. The best way to contact us is via email to Soto_Mildred@hotmail.com, but you can also call us at 267-401-0414.

If your information shows that you will benefit from a Credit Analysis and Repair session, we offer it. We call it the "Credit and Budget" (CB) session because of the subjects that we cover. If your credit score is less than 830, you are a good candidate for the CB session. For those clients that are potential home buyers, the credit and budget session should be followed by the Pre-purchase session. If possible, the credit session is conducted over the telephone.

The CB session includes the following subjects:

1. Credit
 - what does it mean and why is it important?
2. Credit Report
 - what to look for in your credit report?
 - how to understand the information it shows
3. Credit Analysis
 - what to do if it is not correct?
 - why are your credit scores different from credit bureau to credit bureau?
 - what to do and NOT to do to improve your credit?
4. Budget and Money Management
 - Definition of a budget
 - what to do to improve your budget?
 - what to do to manage your finances better and save or save more?

For prospect home buyers, we offer a Pre-purchase (PP) session. We will need the complete package before we schedule your appointment.

The PP session includes the following topics and you will receive a certificate at the end of it:

- a. Advantages and Disadvantages of Homeownership
 1. Assessment of the homebuyer's housing needs
 2. Determining buyer's eligibility
- b. Budget Planning and Record Keeping
- c. The role of credit in the Home buying process
- d. Affordability analysis - review of the subject
- e. Taking Possession of Your Home
 1. What involves the closing?
- f. Priorities of the New Homeowner
- g. Financial Emergencies
- h. Lead Paint Concerns
- i. Predatory Lending Practices
- g. Home Equity Loans

We are dedicated to serve our clients and want to serve everyone that needs us. If you want our services, please do not procrastinate; complete and mail us your package immediately. We give priority to our clients, but honor the order in which packages are received.

Again, please feel free to contact us via email to Soto_Mildred@Hotmail.com or by calling Mildred at her cell: 267-401-0414 if you have questions or if you need to be seen immediately. [Click here to go back to the website.](#)