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**GUARANTEED TO
GET DENIED FOR
A MORTGAGE**

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Ready????

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1) Don't Work!

If you want to be sure to get denied for a mortgage one of the things to NOT do is work! If you are working, then you may be earning an income and then you may qualify for a mortgage.

If you HAVE to work, make sure that you've had at least 20 different jobs in the last 2 years so that your income history spills over to 2 or 3 add on pages to your application. This way the job hopping and sporadic work history will increase your chances of getting denied for a mortgage.

One last thing, make sure the jobs you had were all in different occupations. This is something the underwriters love to hate!

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2) Buy a new car, boat, plane!

Always wanted that brand new car, but you worried that you can't afford it? **GO AHEAD!** Life is too short. Get that new car and even that new sail boat you've had your eye on for the last year. You know, the one that would look great down at the lake that sleeps four.

This way, you'll be sure to be in over your head and the only mortgage you would qualify for would be for a pup tent!

Just make sure you make these big purchases at least 3 months before you go to apply for a mortgage so that they show up on your credit report.



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3) Don't Pay Your Bills!

Make sure you haven't been paying those bills on time. If you pay everything on time, then you'll appear responsible with financial matters and that may be trouble for getting denied.

In order to be declined you should have lots of late payments, collections, even judgments. One of the ironclad ways to get denied is to not only have a recent bankruptcy on your credit history, but several late payments SINCE the bankruptcy.

That makes for an easy loan denial for any underwriter.



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4) Don't Save Any Money!

What, you say you have no MONEY to buy a house!? That's perfect! That is one way to get denied for a mortgage. You say you barely live from paycheck to paycheck and you just don't have any money for a house? That'll work!

If you do have a bank account with some money in it, make sure you just opened it a week ago. The underwriters hate that too. Money under the mattress? Sold some furniture but have no receipts or proof of value? Great!



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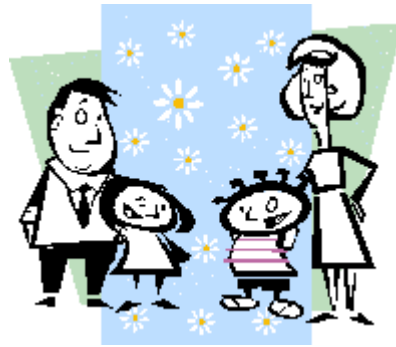
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5) Do a Combination of these things!

If you want to be certain to get denied, you have to do a combination of as many of these things as you can or else you just may get approved.

For instance, if the only thing you followed correctly in this ebook was that you have no money to buy a house, that may not be enough to get denied. Unfortunately there are many programs out there that require no money down or allow gifts.

Or maybe you used to pay everything late all the time, but for the last few years, you've managed to pay everything on time, you may not get denied either.

Get the picture? If you aren't working AND have bad Credit AND have no money saved....you're on the road to denial! Glad I could Help!!

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If you'd really rather get Educated about the right way to get a Mortgage I offer the following:

- 1) On line private consultations package,
- 2) Live Phone consultations,
- 3) Personalized written analysis reports
- 4) Mortgage Ebooks

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