

# LUNCH & LEARN



February 23, 2017 **2-4PM**  
Credit Score & Mortgage Updates



Guest Speaker;  
**Dave Sullivan**  
*The Credit Guy*  
And  
**Scott DeWolf**  
**Dan Grzywacz**

*Everything you thought  
you knew about credit  
scoring is about to change!*

- Why you should never pay your bills on the due date again.
- Why paying collections will hurt your score almost every time.
- How the impact of credit inquiries has changed over the years..
- The IRS Fresh Start program, remove a IRS Tax Lien Free.
- The best type of account Mortgage vs. Installment vs. revolving.
- What's new with first time buyers
- Millennials entering the market
- Student loan changes
- Spring market is approaching
- And other great topics



## Gray Skies Distillery

Great new venue !

Date: February 23 2017  
700 Ottawa NW  
Grand Rapids, MI 49503  
2-4pm

1 Hour Realtor ®

Continuing Education Credit  
Snacks Drinks and Door Prizes

Provided by **Mortgage 1**

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**RSVP** to Lauren McSween at  
lmcsween@mortgageone.com  
\$10.00 cost at door for Con Ed Credit



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