



EASY AS A.C.B.
ALL CALIFORNIA BROKERAGE
JOE SULLIVAN
 REAL ESTATE
562.423.9680



**IF YOU
 WANT TO
 KNOW...**

**ASK
 JOE**

**ANY GOOD TIPS
 FOR BUYERS?**

Work on building up your FICO score. Good credit will save you money. Always pay your bills, rent & utilities on time or before due. If you can afford it, you just pay extra on your bills. Round out the amount to the next dollar. It makes life easier.

If you are starting to establish credit, gasoline and store cards are a good place to start. Always paying cash will not build a credit history. Good credit is not lack of bad credit. Paying cash and not owing money is not considered good credit. A co-signer will not help with bad credit, only no credit.

Most lenders can evaluate your credit and help you adjust for a higher FICO score. If you have bad credit, start getting new credit, and wait it out. Good credit is the single most important factor in buying your home.

If you have not owned a home for three years, you could qualify for a new buyer's loan program. If you are stuck with low income, consider a mobile home. Part of what you are now paying in rent will build up your equity. And you will get the same tax deductions.

If you can afford it, buy units. Live in one and rent out the rest. Start saving now for your down payment.

Because of the generality of information in this Newsletter, do not rely upon anything written in lieu of obtaining legal advice for specific situations.



Paws for Real Estate
 By Cindy Sue Sullivan

There is a bridge connecting heaven and earth. It is called the Rainbow Bridge because of its many colors. Just this side of the Rainbow Bridge there is a land of meadows, hills, and valleys filled with lush green grass.

When a beloved pet dies, the pet goes to this place. There is always food and water, and warm spring weather. The old and frail animals are young again. Those who are maimed are made whole again. They play all day with each other.

There is only one thing missing. They are not with the special person who loved them on earth. So each day they run and play until the day comes when one suddenly stops playing and looks up. The eyes are staring. And this one suddenly runs from the group.

You have been seen, and when you and your special friend meet, you take him or her in your arms and embrace. Your face is kissed again and again, and you look once more into the eyes of your trusting pet. Then you cross the Rainbow Bridge together never to be separated again.

**CINDY SUE SULLIVAN
 PASSED AWAY IN HER SLEEP
 SEPTEMBER 7, 2007
 SHE LEFT HER PAW PRINTS
 ON THE HEARTS
 OF ALL WHO LOVED HER**



REAL ESTATE, MORTGAGES
 & ESCROW SERVICES
 RESIDENTIAL REAL ESTATE
 COMMERCIAL REAL ESTATE
 RESIDENTIAL INCOME
 MANUFACTURED HOMES
 MOBILE HOME PARKS
 CONDO CONVERSIONS
 BUSINESS OPPORTUNITIES

By providing the flexibility to meet your individual needs, backed by the stability and marketing strength of A.C.B. realty, you can be sure of getting the superior results you need - today - tomorrow - and for all the tomorrows to come.

**"DO NOT ATTEMPT
 TO SELL YOURSELF"**

Buyers simply discount their offers when dealing directly with owners. Usually 10%. Financing is difficult for the uninitiated. There are new laws and complicated escrow instructions you may not be aware of. You are probably selling the most important asset you own. Use a PROFESSIONAL!

