

## Krebs Financial Blog

Krebs Financial provides loan servicing assistance, offering expertise in short sales, loan modifications, reinstatements, credit/debit management and more.

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09 Mar, 2010

### **[New Credit Card Rules - What Do They Mean?](#)**

Starting Feb. 22, 2010, credit card companies will be required to give you more information, more proactively. This means you'll have more choice about how you manage your finances. The rules are designed to help credit card users keep their credit scores high and avoid snowballing debts. Here are those requirements, and how they affect you.

Requirement 1: Starting on Feb 22, your credit card

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03 Mar, 2010

### **[Krebs Financial assists consumers through the credit crisis](#)**

Summary: Krebs Financial is a full-service mortgage, loss mitigation and credit/debt management company with over ten years of banking experience, handling a full spectrum of transactions from the simple to the most complex. KF can provide options and solutions to resolve your unique needs. We've been successful in handling the TOUGHEST scenarios.

Miami, 3th March 2010 — A good credit rating is

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24 Feb, 2010

## [Simpler Mortgage Documents Are Stimulating Home Buyers](#)

&quot;Bottom-Line it For Me&quot;

The new requirements include a crystal-clear statement showing the buyer's costs for a mortgage.

These disclosures became a requirement thanks to the Real Estate Settlement Procedures Act, which came into effect on January 1. With a recently-reported 20% increase in foreclosures over last year, and no immediate end in sight for the real estate market as a whole, these

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18 Feb, 2010

## [People Who Want Greener Homes Still Settle](#)

## for Simpler Solutions

A new home power plant, capable of generating 18% of a home's average electrical needs, was unveiled at the International Builder's Show in Las Vegas this January.

Alongside this display was a line of solar panels and other green technologies, including both electrical and water conservation tech.

The popularity of green technology has been on the rise for a long time, but seems to be building a

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12 Feb, 2010

## How to Get Out of Debt

Is your debt balance too high? This article helps you decide, and teaches you how to get out of debt.

First Things First

- Tally up your total debt by adding all your **credit** card, bank loan, and other credit statements.

- Work out what percent of your income is spent on debts. Do this twice: Once for all your debts EXCEPT for your **mortgage**, and a second time for all debts INCLUDING your mortgage.

- Get

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05 Feb, 2010

## [\*\*Don't Let Holiday Spending Get You Down\*\*](#)

The best way to budget for the holidays is to treat them like any other financial situation - plan ahead, prepare a budget, and save money ahead of time.

First Things First

- Know your budget, so you can decide the right amount to spend during the holidays.
- Create a budget for gifting, listing who you'll gift to and how much you'll spend on each.

Don't Let Holiday Spending Get You Down

The holidays are

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02 Feb, 2010

## [Should You Move, or Renovate?](#)

Is your home starting to feel a bit cramped? If you're thinking of selling your house and buying a bigger home, you may want to compare the benefits of a home equity loan for renovations, vs. the benefits of moving.

Of course, the first question is: can your current home be modified to fit your new needs? Decide if the plot of land is big enough for the additions you'd need. Will the

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28 Jan, 2010

## [What Are Mortgage Points and How Do They Affect You?](#)

In the United States, it's common practice to buy mortgage points as part of a home buying process. But what are they, and how can you use **mortgage** points to help you own a home?

There are two kinds of mortgage points: discount points, and origination points. Either way, each point is worth 1% of the total mortgaged amount. So, for a \$500,000 home, a single mortgage point is worth

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26 Jan, 2010

## [How To Establish Credit For The First Time](#)

Lots of people are unclear about how credit works. This article will help you understand how to establish credit for the first time.

How Do You Get Started Establishing Credit?

Before you can enjoy the benefits of **good credit scores**, you'll need to establish your credit history. People don't start out with a good credit score automatically. If you've never had credit before, any lender or

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26 Jan, 2010

## [What Is a Short Sale and How Do You Do It?](#)

A **short sale** is a good choice for some homeowners who, for whatever reason, will no longer be able to make payments on their mortgage. Rather than suffer a **delinquent mortgage**,

consider your options and take action before you start missing payments. Your long term financial freedom will be better-off if you act decisively.

Alternatives to the **Short Sale**

If you're facing mortgage

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