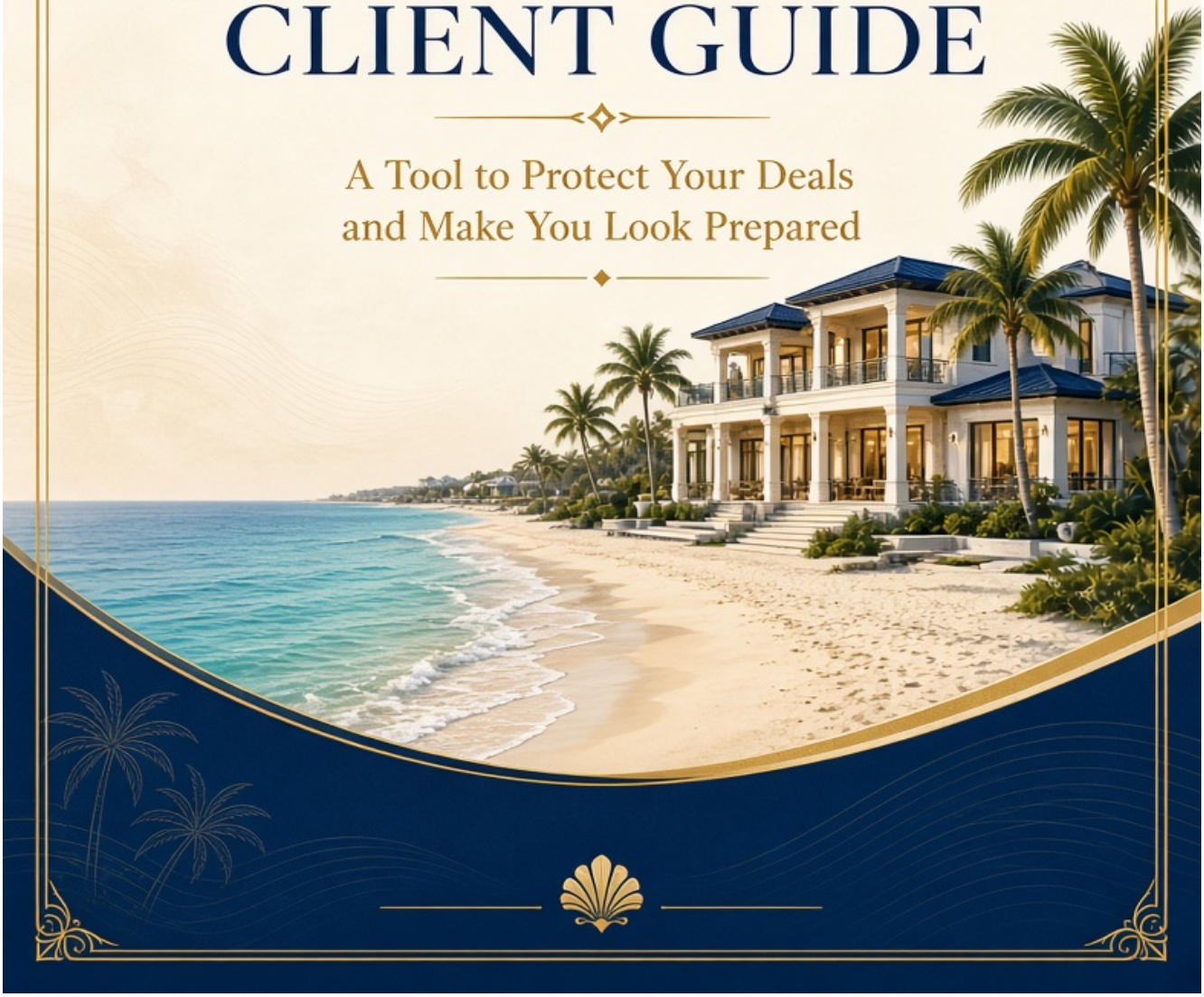
# FLORIDA AGENT CLIENT GUIDE

A Tool to Protect Your Deals and Make You Look Prepared



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Florida Agent Client Guide | EZ Mortgage Store

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Contact EZ Mortgage Store | 952-297-0776
Company details and contact number are published on the company website. Confirm licensing for the property state and the assigned loan officer through NMLS Consumer Access before services are provided.

# For the agent

A practical handout for clearer mortgage conversations

## How to use this guide

Share the buyer pages when a client begins planning a purchase, receives preapproval, or goes under contract. The housing-help page can be shared separately. Keep this introduction and the agent-resource page for your own use.

Suggested introduction: “Here is a short guide to the mortgage process, costs, and questions to ask your lender. It also includes Florida housing-help resources. Bring any questions to your loan officer or me so we can connect you with the right person.”

## What your clients will find

- The application-to-closing process and the difference between preapproval and final approval.
- Closing costs, cash to close, rate locks, appraisals, inspections, and insurance.
- A closing checklist and practical protection against wire fraud.
- Official housing-help contacts, with eligibility and service-area cautions.

## Keep advice within the right role

Agents can explain the transaction and contract deadlines. Loan officers explain loan eligibility, pricing, and underwriting. Attorneys advise on legal rights and disputes. Refer specialized questions to the appropriate professional rather than promising an approval, deadline, or outcome.

## Before using this as branded marketing

Company identity and published contact information appear on the contents page. Before distribution, have the responsible company confirm current state authorization, the assigned loan officer’s identity and NMLS ID, and applicable advertising disclosures. Do not imply government or association endorsement.

This educational guide does not approve a loan, promise credit, or replace a lender’s disclosures, a purchase contract, or individual legal advice.

Source: Florida mortgage advertising statute, §494.00165

# Your mortgage roadmap

For buyers | Start here

## Preapproval is a starting point

A preapproval is a lender's conditional assessment based on information reviewed at that stage. It is not a guarantee of funding. Final approval depends on verified finances, acceptable property and title, insurance, and satisfaction of the lender's conditions.

## The main steps

**1. Discuss your budget and apply.** Compare loan options and ask what monthly payment and cash requirement you can comfortably afford.

**2. Receive the Loan Estimate.** For a covered mortgage, the lender generally must deliver or mail it within three business days after receiving all six application items listed below.

**3. Supply supporting documents.** Processing and underwriting verify income, assets, credit, debts, and other eligibility details.

**4. Review the property.** Appraisal, title work, insurance, and any required project or property reviews may run at the same time.

**5. Clear remaining conditions.** Respond promptly and tell the lender about changes in your finances.

**6. Review the Closing Disclosure.** For covered loans, you must receive it at least three business days before consummation, usually when you sign the loan documents.

**7. Close and confirm funding.** Sign the required documents. Confirm with the closing agent when funds have been disbursed and possession is authorized under your contract.

## The six application items

Your name, income, Social Security number to obtain a credit report, property address, estimated property value, and desired mortgage amount. The lender cannot require verifying documents or a signed purchase contract before providing the required Loan Estimate.

**Timing:** A 30–45-day purchase closing is a planning example, not a legal deadline or guarantee. Contract dates, lender capacity, property issues, and document readiness control the actual schedule.

Source: CFPB: Loan Estimate application and timing rules

Source: CFPB: Closing Disclosure timing and loan exceptions

The Loan Estimate and Closing Disclosure rules described here do not apply to every product; reverse mortgages, HELOCs, and certain other loans use different disclosures.

# Understand the money

For buyers | Costs, documents, and rate locks

## How much cash will I need?

Budget for your down payment plus closing costs. CFPB gives a rough closing-cost range of **2–5% of the home purchase price**, excluding the down payment. This is a planning range, not a limit or quote. On a $300,000 home, that means about $6,000–$15,000 in closing costs, plus the down payment.

Costs may include lender charges, optional discount points, appraisal and title charges, recording fees and taxes, prepaid insurance and interest, and initial escrow deposits. Your actual charges depend on the property, loan, contract, and location.

**Cash to close** reflects the down payment, costs, deposits already paid, credits, and other adjustments. Use the lender's calculation rather than adding a percentage to your down payment and assuming it is final.

## How do I compare offers?

Request Loan Estimates for comparable loan types and compare the interest rate, APR, points, lender credits, monthly payment, and cash to close. Ask how a credit affects your rate and long-term cost. A lower upfront cost can come with a higher interest rate.

## What documents will underwriting request?

Common requests include photo identification, recent pay stubs, W-2s, bank statements, and explanations or documentation for large deposits and gifts. Tax returns and additional records may be needed for self-employment or other income. Use the lender's secure upload method for sensitive information.

## Is my interest rate locked?

Check page 1 of your Loan Estimate. A rate lock protects the rate for the agreed period, subject to its terms and changes to your application. Ask for the expiration date, any lock or extension cost, and what happens if closing is delayed or market rates fall. Get the terms in writing.

## While the loan is being reviewed

Consult your lender before opening credit, co-signing, financing a purchase, moving substantial funds, or changing employment. Keep deposit records and report changes promptly. Do not hide financial changes or postpone a necessary life decision without discussing its loan impact.

Source: CFPB: Closing-cost benchmark

Source: CFPB: Loan Estimate explainer

Source: CFPB: Rate locks

# The property and closing

For buyers | Questions that prevent surprises

## Is an appraisal the same as an inspection?

No. An appraisal estimates value for the lending decision. A home inspection examines condition and may identify repair or safety concerns. An appraisal is not a substitute for an independent inspection. Ask your agent about inspection options and the deadlines in your contract.

If the appraised value is below the purchase price, discuss the lender's options and your contract rights promptly. Depending on the circumstances, options may include an appraisal review, renegotiation, additional cash, or a contract remedy. None is automatic.

## When should I arrange insurance?

Start getting property-insurance quotes early and confirm the lender's coverage requirements. Ask about flood coverage, windstorm or hurricane deductibles, exclusions, and the policy's effective date. Availability and premiums can affect affordability and closing readiness.

For a condominium or association property, ask about association dues, assessments, master insurance, and any lender project review. Do not assume the seller's property-tax or insurance expense will be your future expense. Obtain property-specific estimates.

## What should I check on the Closing Disclosure?

Compare it with your most recent Loan Estimate. Check names, loan amount and type, rate, monthly payment, points, fees, credits, and cash to close. Ask the lender to explain differences before signing. Taxes, insurance, and association charges may change over time even with a fixed-rate mortgage.

The three-business-day disclosure period is a minimum review period, not a promise that everything else is complete. Ask your lender and closing agent to confirm the actual signing and funding schedule.

## Protect your closing funds

**Before wiring money, call the closing agent at a trusted number you obtained independently.** Confirm the account instructions verbally. Do not rely on a number or link in an email announcing changed instructions. Treat unexpected changes as a reason to stop and verify. If you sent money to a suspected scammer, contact your bank immediately.

## Final checklist

Confirm the funds needed and payment method; bring the requested identification; complete the agreed final walk-through; resolve unanswered questions; and keep copies of your signed documents. Confirm when you may collect keys and take possession.

Source: CFPB: Closing Disclosure explainer

Source: CFPB: Appraisal and payment explanations

Source: FTC: Mortgage shopping and closing scams

# Florida housing help

Shareable resource sheet | Verified November 10, 2026

Help depends on your county, eligibility, and available funding. A referral does not guarantee assistance. If you have received court papers, contact legal aid promptly; asking for help does not suspend a court deadline.

## Behind on mortgage payments?

• **Contact your mortgage servicer** using the number on your statement. Ask about loss-mitigation options and the documents needed for review.

• **HUD housing-counseling referral line: 800-569-4287.** Ask for a HUD-participating counselor. Foreclosure, eviction, and homeless counseling are free; other services may have reasonable fees.

Source: HUD: Housing counseling and fees

• **Local SHIP office:** Ask your city or county housing office about available programs. Types of aid, eligibility, application windows, and funding vary.

Source: Florida Housing: Local housing programs and SHIP

## Behind on rent or facing eviction?

• **Dial 211** for local assistance referrals. Ask about current rental or emergency-housing resources; funding may be limited.

• **Florida Legal Services eviction helpline: 888-780-0443.** Its listed project service counties are Alachua, Brevard, Dixie, Flagler, Gilchrist, Indian River, Lake, Levy, Marion, Orange, Osceola, Putnam, St. Johns, Seminole, Sumter, and Volusia. Elsewhere, seek local legal aid.

Source: Florida Legal Services: Eviction prevention and service area

• **FloridaLawHelp.org:** Find legal information and local civil legal-aid resources. Programs screen for eligibility.

Source: Florida legal-aid directory

## Age 60 or older?

**Florida Senior Legal Helpline: 888-895-7873.** Free civil legal advice and brief services for eligible Florida residents age 60+. Income and other eligibility screening apply; court representation is not guaranteed.

Source: Florida Department of Elder Affairs: Senior Legal Helpline

## Important cautions

Be wary of foreclosure-rescue guarantees and demands for upfront rescue fees. Keep records. Federal HAF assistance has ended: the award performance period ended September 30, 2026. Other local assistance may still be available.

Source: U.S. Treasury: Homeowner Assistance Fund status

# Florida agent resources

For agents | Licensing rules and membership tools

## Government licensing requirements

**First renewal:** Florida sales associates generally must complete **45 hours** of approved post-license education; brokers generally must complete **60 hours**. Complete the applicable requirement before the first license expiration. Failure to meet required post-license education can make the license null and void. Confirm any applicable exemption or extension with DBPR.

**Subsequent renewals:** Generally, 14 hours of continuing education each two-year renewal period: 3 hours Core Law, 3 hours Ethics and Business Practices, and 8 hours specialty education. Education does not replace the renewal application or fee. Check your DBPR account for your exact deadline and status.

Source: DBPR: Real Estate Commission licensure information

Source: DBPR: Education requirements by license type

## Association benefits: confirm membership access

• **Form Simplicity:** Florida Realtors offers a member-included edition for forms and transaction management. Enhanced features may require a paid upgrade; verify current plan details.

Source: Florida Realtors: Form Simplicity

• **Legal Hotline: 407-438-1409.** A free Florida Realtors member benefit for real estate law and contract questions. Published hours: weekdays, 9 a.m.–4:45 p.m. It does not replace representation for your client.

Source: Florida Realtors: Legal Hotline

• **SunStats and Tech Helpline:** Check Florida Realtors member benefits for market-data tools, technology support, current access, and included features.

Source: Florida Realtors: Member benefits

• **RPR:** Property and market-report tools for eligible NAR members. Check access and usage terms at narrpr.com.

• **Local association:** Confirm orientation and ongoing membership training, including applicable ethics and fair-housing requirements. These are distinct from state license renewal.

## Use current transaction forms

Obtain current forms and buyer-representation guidance through your broker and association. Confirm applicable MLS rules and brokerage procedures before touring or signing agreements. Do not treat a form described as “post-settlement” as automatically current.

# Your first financed purchase

AGENT-ONLY COMPANION | From buyer consultation to closing

Use these pages with your supervising broker and the current signed contract. They are working tools, not substitute contract provisions. The buyer handout is on pages 4–7; the agent resources begin on page 8.

## 1. Before your first buyer meeting

• Confirm your active license, brokerage affiliation, MLS access, approved forms, transaction-file procedure, and who reviews your first offer.

• Ask your broker which brokerage relationships, buyer agreements, compensation terms, notices, and advertising procedures your office uses.

• Set up a transaction calendar with advance reminders and identify a backup agent or broker for urgent deadlines.

## 2. First buyer consultation checklist

• Ask about the desired move date, lease end, home to sell, location preferences, property type, and accessibility or other functional needs.

• Ask what total monthly housing payment feels comfortable and what cash is available for the down payment, closing costs, moving, and reserves. Let the lender verify qualification.

• Ask whether the buyer has spoken with a lender, what the preapproval covers, and whether the buyer authorizes an introduction. Do not collect Social Security numbers, bank statements, or tax returns in an ordinary referral email.

• Explain your services, the brokerage relationship, the written buyer agreement, and compensation before the applicable touring trigger. Do not describe your services as automatically free.

• Agree on communication preferences, decision-makers, showing availability, and the next three actions. Document the meeting in your transaction system.

## 3. Before touring and writing an offer

Under applicable MLS practice rules, an MLS participant working with a buyer must enter a written buyer agreement before touring a home. This is distinct from Florida brokerage-relationship law. Confirm your broker’s approved form, scope, duration, compensation, and cancellation terms. Fees are negotiable and not set by law; a seller or listing broker is not required to pay your brokerage.

Before an offer, confirm the buyer’s estimated cash obligation, including any agreed brokerage compensation that will not be covered by another party. Ask the lender to assess financing treatment of proposed credits and concessions.

Source: Florida Realtors: Buyer agreements and negotiable compensation

# Protect dates and deposits

AGENT-ONLY | Complete from the signed contract and every addendum

**Property:**
**Buyer:** **Effective date:**
**Contract form/version:**
**Broker reviewer:**

For every item, record the exact deadline, responsible person, reminder date, and evidence of completion. Mark items that do not apply. Check the contract's time-counting, holiday, delivery, and notice provisions; do not assume all deadlines use business days.

| Contract milestone | Deadline / reminder | Owner / proof |
|---|---|---|
| Initial deposit / escrow holder | | |
| Additional deposit | | |
| Loan application | | |
| Inspection / cancellation rights | | |
| Loan approval / required notice | | |
| Appraisal / rider deadline | | |
| Condo / HOA documents & rights | | |
| Title / survey review & objections | | |
| Insurance / lender conditions | | |
| Rate-lock expiration | | |
| Closing Disclosure receipt | | |
| Walk-through / closing / possession | | |

## Three rules to remember

**Closing and loan approval are separate deadlines.** Extending one does not automatically extend the other. Confirm every affected date in a properly executed amendment.

**A lender update is not automatically a contractual notice.** Check the required sender, recipient, delivery method, and deadline with your broker. Keep proof of delivery.

**A low appraisal does not automatically create a cancellation right.** Review the financing provision and any appraisal rider before discussing remedies. Never promise that a deposit will be returned.

Source: Florida Realtors: Financing contingency, notices, and extensions

# Work effectively with the lender

AGENT-ONLY | Ask for status, conditions, and dates

## Before making an offer

• What information has been reviewed: credit, income, assets, employment, and underwriting? What is still unverified?

• What loan type, price range, down payment, estimated monthly payment, and cash to close have been discussed? Share only what the buyer authorizes.

• Are there home-sale, gift-fund, assistance-program, reserve, or other conditions that could affect the offer?

• Is the proposed property type eligible? Are condo-project review, repairs, occupancy, or insurance likely to require extra time?

• Can the lender reasonably meet the proposed loan-approval and closing dates? What documents or decisions are needed immediately?

## After the contract is signed

• Send the executed contract and relevant addenda securely. Confirm receipt, loan application status, and the lender's contact for transaction updates.

• Ask when the appraisal will be ordered, whether any authorization or payment is outstanding, and when results are expected.

• Confirm the rate-lock status, expiration, and who will address possible extension costs.

• Request the remaining borrower, property, title, insurance, and project conditions, along with the party responsible for each.

• Ask whether approval is conditional, whether conditions are cleared, when the Closing Disclosure is expected, and whether funding arrangements are ready.

## A useful weekly update

**Status:** **As of:**
**Next milestone / due date:**
**Open condition / owner:**
**Closing risk / action needed:**
**Next update:**

Agree on an update schedule at the start. Increase contact as deadlines approach. Keep written summaries of important calls and obtain the buyer's authorization before sharing private financial information. Do not pass confidential details to the listing side without appropriate authorization.

## Suggested lender check-in

"Our loan-approval deadline is [date] and closing is [date]. Please confirm the current approval stage, remaining conditions, any property or insurance issue, and whether either deadline is at risk. Let us know what action is needed and who owns it."

Source: CFPB: Loan Estimate and loan terms

Source: CFPB: Rate-lock terms and expiration

# Know the loan categories

AGENT-ONLY | Introduce options; let the lender determine eligibility

## Conventional

A mortgage that is not FHA-insured or VA/USDA-backed. Requirements and pricing vary. Some programs allow a low down payment; do not tell every buyer that 20% down is required. Ask the lender about mortgage insurance, reserves, property eligibility, and total cost.

## FHA

An FHA-insured loan through an approved lender. It may suit some buyers seeking a low down payment or more flexible credit criteria. Mortgage insurance and property requirements affect cost and suitability. Do not assume it is always the least expensive option.

## VA

VA-backed loans serve eligible veterans, servicemembers, and certain surviving spouses. A down payment may not be required in qualifying circumstances. Ask the lender about eligibility, entitlement, any funding fee or exemption, and property requirements. Eligibility is not automatic approval.

## USDA

USDA programs serve qualifying borrowers and eligible rural locations. Some options permit no down payment. Ask the lender to verify the address, household-income rules, program type, fees, and current availability before describing a property as eligible.

## Down-payment and closing-cost assistance

State and local programs may help eligible buyers, but assistance is not always a grant. Ask whether it is repayable, deferred, forgivable, or secured by a second lien; what happens on sale or refinance; and whether education, approved lenders, income limits, or funding reservations apply.

## Questions for every program

- What is the actual down payment and total cash requirement for this buyer?
- What monthly and upfront insurance, guarantee fees, or funding fees apply?
- How do seller credits and any buyer-broker compensation affect the transaction?
- Will the property, occupancy plans, and closing schedule fit the program?

Use current Loan Estimates to compare real offers. Program labels alone do not establish affordability, approval, or the best choice. Fixed-rate versus adjustable-rate and loan term are separate decisions from the program category.

Source: CFPB: Loan categories and how to compare them

Source: CFPB: VA, USDA, and state or local programs

Source: Florida Housing: Local assistance programs

# When the transaction hits a problem

AGENT-ONLY | Act early and document the next step

## The appraisal is below the purchase price

**First:** Obtain the lender's explanation and review the signed contract and appraisal provisions with your broker. Ask about the lender's appraisal-review process if there are factual issues. Discuss possible renegotiation, financing changes, or additional cash only after the lender confirms feasibility. Identify any notice deadline before it expires.

## Financing is delayed near the approval deadline

**First:** Ask the lender exactly what remains and its realistic completion date. Alert your broker and buyer. Discuss an appropriate extension or other contract option before the deadline. Obtain required signatures and deliver notices properly. Do not assume a later closing date fixes the financing deadline.

## Insurance is unavailable or much more expensive

**First:** Ask a licensed insurance professional for property-specific options and have the lender recalculate affordability. Identify any roof, wind, flood, or coverage issue. Discuss contract rights with your broker; do not promise cancellation or coverage.

## A condominium project fails lender review

**First:** Ask which project, reserve, assessment, insurance, or documentation issue caused the concern. Coordinate authorized requests to the association and lender. Ask whether another eligible loan option exists and whether time remains. Do not assume a buyer's personal approval means the project qualifies.

## The buyer changes jobs, opens credit, or moves money

**First:** Have the buyer notify the loan officer immediately and provide requested records securely. Ask how qualification, conditions, and dates are affected. Do not suggest concealing a change or manufacturing documentation.

## Closing instructions unexpectedly change

**First:** Stop and verify directly with the closing agent using an independently established number. If funds were already sent to a suspected fraudulent account, have the sender call the bank immediately. Notify the broker and closing agent.

## Escalation note

**Issue / discovered:**
**Contract date at risk:**
**Broker / lender / specialist contacted:**
**Decision / authorized action / owner:**
**Notice or amendment delivered / proof:**

Source: Florida Realtors: Financing and appraisal contingencies

Source: FTC: Mortgage closing fraud

# Know your professional boundaries

AGENT-ONLY | Brokerage duties, funds, fair housing, and referrals

## Who do you represent?

Florida presumes transaction brokerage unless single agency or no brokerage relationship is established in writing. Transaction brokerage provides limited representation, not single-agent fiduciary representation. Dual agency is prohibited. Ask your broker which relationship applies and which disclosures are required before showing or representation; do not assume a buyer-compensation agreement resolves every disclosure obligation.

Protect confidential motivations, negotiating limits, and financial information. Present offers and disclose known material facts as required. Refer legal disputes and uncertain notice or cancellation questions to your broker and, when appropriate, an attorney.

Source: Florida Statutes §475.278: Brokerage relationships and duties

## Handle deposits through the approved process

Know the contract's deposit deadline and designated escrow holder. If you receive a deposit as a Florida sales associate, deliver it to your broker or employer no later than the end of the next business day. Receipt by an associate counts as broker receipt. For funds handled in a broker escrow account, the rule generally requires deposit by the end of the third business day after receipt; it is not an extra three days after the associate forwards it. Weekends and legal holidays are excluded under these rules. Follow your broker's procedures and confirm receipt; never put customer funds in your personal account.

Source: DBPR: FREC law book, Rules 61J2-14.008 and 61J2-14.009

## Provide equal service and objective information

Apply consistent service and qualification procedures. Do not steer buyers or make assumptions based on protected characteristics. Provide objective property and neighborhood information consistently, let buyers choose their priorities, and consult your broker about applicable federal, state, and local fair-housing requirements.

Source: HUD: Fair housing rights and obligations

## Keep referrals independent

For covered transactions, RESPA prohibits giving or accepting a fee or thing of value under an agreement or understanding to refer settlement-service business. A small gift is not automatically exempt. Have your broker review lender co-marketing, sponsorships, meals, and shared expenses. Legitimate services and permitted brokerage referral arrangements have specific rules; do not confuse them with mortgage-referral payments. Preserve the buyer's provider choice.

Source: CFPB: RESPA Section 8, gifts, referrals, and promotional activities

# Connect with EZ Mortgage Store

AGENT-ONLY | A secure, organized introduction

**Zahava Inc., DBA EZ Mortgage Store | Company NMLS ID #2191638**
**Published contact:** 952-297-0776 | Contact form
**Website:** www.ezmortgage.store
Use the website's Contact Us or Our Loan Officers section to identify the appropriate contact. Let the buyer access the Mortgage Application link directly from the website after confirming the intended loan officer.

## 1. Get permission and introduce the buyer

Ask whether the buyer wants an introduction and what contact details you may share. Use the confirmed company contact rather than an address copied from an unexpected message. An introduction does not obligate the buyer to use EZ Mortgage Store.

## 2. Share transaction basics

• Buyer name and authorized contact method; agent name and brokerage.

• Target purchase timing, approximate price range, property type, and county.

• Whether there is a home to sell or a signed contract with approaching dates.

• The buyer's requested next step: introductory call, preapproval discussion, program comparison, or review of an existing transaction.

Do not attach bank records, identification, tax returns, credit reports, account numbers, or a Social Security number to a routine introduction. Let the loan officer arrange the appropriate secure collection process.

## 3. Confirm the working arrangement

Confirm the assigned loan officer and direct contact, secure document channel, any buyer authorization needed for status updates, expected response timing, and the backup contact. These are items to agree with the team, not service guarantees made by this guide.

## 4. Use this introduction

"With your permission, I'm introducing [buyer] to the EZ Mortgage Store team to discuss financing for a [property type] purchase around [timeframe]. Their preferred contact is [authorized contact]. Please connect directly to arrange a financing review and secure document submission. If authorized by the buyer, please keep me updated on preapproval status and any dates that affect the transaction."

## Your confirmed contact record

**Assigned loan officer:**
**Direct phone / email:**
**Secure application / document channel:**
**Agreed update schedule / backup:**

The website describes EZ Mortgage Store as a mortgage brokerage. A financing discussion or referral is not a loan commitment. Confirm current availability and eligibility with the assigned licensed professional.

Source: EZ Mortgage Store: Contact, loan officers, and application access

# Credit help: official starting points

SHAREABLE RESOURCE | Government and credit-bureau information

This section summarizes information published by the named agencies and credit bureaus. Government agencies and private credit bureaus have different roles. Resources were checked November 10, 2026; service terms and program availability can change.

## Reports, scores, repair, and counseling

**Credit report:** A record of credit accounts and payment history. **Credit score:** A number calculated from credit-report information using a scoring model. Scores may differ by model, bureau, and date. A consumer-app score may differ from the score a mortgage lender uses.

**Credit repair:** The FTC describes paid companies that help investigate report mistakes. Consumers can perform the same lawful correction steps themselves for little or no cost. Accurate, current negative information cannot simply be erased by a paid service.

**Rebuilding credit:** CFPB describes establishing a record of on-time payments, managing balances, limiting unnecessary applications, and correcting errors. **Credit counseling:** Budget and debt assistance, sometimes including a debt management plan; it is different from a credit-report dispute.

## Where a client can go, by the issue identified

• **Needs reports or does not know what is reported:** AnnualCreditReport.com provides access to all three major bureaus.

• **Finds inaccurate or incomplete information:** Use CFPB dispute instructions and the reporting bureau’s free dispute service; also contact the business that supplied the information.

• **Needs a budget or help with debt payments:** CFPB explains credit counseling and lists counselor-finding resources.

• **Preparing to buy a home:** Use the HUD-approved housing-counselor directory for agencies offering pre-purchase and credit counseling.

• **Sees accounts caused by identity theft:** IdentityTheft.gov provides recovery steps, letters, and reporting tools.

• **Needs a mortgage eligibility decision:** The lender evaluates the borrower, loan program, and property. Credit education, counseling, and report corrections do not themselves constitute loan approval.

Source: CFPB: Credit reports versus credit scores

Source: FTC: Fixing Your Credit FAQs

Source: CFPB: Credit counseling and counselor directories

Source: CFPB: HUD-approved counselor search

# Get and review free credit reports

SHAREABLE RESOURCE | Equifax, Experian, and TransUnion

## The authorized report-request website

**AnnualCreditReport.com**
**Report-request phone:** 877-322-8228
The three nationwide credit bureaus provide free online reports weekly through this site. Federal law also provides an annual free-report entitlement. This is a bureau-operated, federally authorized site, not a government agency.

Reports from the three bureaus can contain different information. Reviewing one report does not show everything appearing in the other two. Checking your own credit report does not lower your credit score. A free report is not necessarily a free credit score.

## Information to review

- Personal information and accounts that do not belong to you.
- Payment history, balances, credit limits, and account status that appear incorrect.
- Duplicate or incomplete account information and negative items that may be outdated.
- Unfamiliar inquiries or accounts that may indicate identity theft.

Use each bureau's identity-verification process. Do not send account records or your Social Security number to an unverified caller or a site impersonating the authorized report service.

## Other free-report rights

The FTC states that an adverse-action notice, such as a credit denial based on a report, identifies the reporting bureau. A consumer can request a free report from that bureau within 60 days of the notice. Additional free-report rights may apply to identity theft, unemployment with a planned job search, or public assistance.

## Bureau educational and service entry points

Source: Equifax: Personal credit-report services

Source: Experian: Consumer help

Source: TransUnion: Credit help

The bureaus are private companies. Their websites may display paid subscriptions or other offers alongside free services. Free reports, disputes, and statutory freezes do not require buying a credit-repair package. A separate score or monitoring product can have different terms.

Source: FTC: Free Credit Reports and report-request methods

Source: CFPB: Checking your own report does not affect your score

# Correct errors: the dispute process

SHAREABLE RESOURCE | Free instructions and sample letters

## 1. Identify the disputed information

Record the bureau, account or item, what is wrong, and the correction requested. Gather supporting records. CFPB instructs consumers to send copies, not originals, and keep copies of their submissions.

## 2. Contact the bureau and the information supplier

Dispute with each bureau that reports the error and with the creditor, collector, or other business that supplied it. Explain the facts and include relevant evidence. Online, mail, and phone options are available. For mailed submissions, CFPB describes certified mail with a return receipt as a way to document receipt.

Source: CFPB: Full dispute instructions and bureau contacts

Source: CFPB: Downloadable sample letters for bureaus and information furnishers

## 3. Use the bureau’s dispute service

Source: Equifax: Free credit-report dispute service

Source: Experian: Free dispute service and tracking

Source: TransUnion: Disputes and credit services

CFPB dispute contact numbers: **Equifax 866-349-5191; Experian 888-397-3742; TransUnion 800-916-8800.** Check the report or official service page for current mailing instructions and hours. Online services may require a free account.

## 4. Investigation and results

CFPB states that investigations generally take 30 days, with up to 45 days in specified circumstances. Bureaus generally must notify consumers of results within five business days after completing the investigation. Corrected information must be updated; an investigation may also find the information accurate. A dispute does not guarantee deletion or a score increase.

Source: CFPB: Investigation time limits and written results

## 5. If the reporting problem remains unresolved

CFPB accepts credit-reporting complaints. Its current complaint intake notice says to dispute inaccurate or incomplete information directly with the reporting agency first, then submit when the dispute is no longer pending or more than 45 days have elapsed. Keep the dispute history and supporting records.

Source: CFPB: Credit-reporting complaint intake conditions

Source: CFPB: Submit a complaint

# Rebuilding credit and managing debt

SHAREABLE RESOURCE | Published CFPB and FTC guidance

## Steps described by CFPB

• Pay bills on time. Payment history reflects the record of meeting credit obligations.

• Keep credit-card balances low relative to credit limits. Using a large share of available credit can affect scores; a percentage is not a guaranteed approval or score threshold.

• Avoid applying for many new accounts in a short time.

• Pay credit-card balances in full each month when possible. Carrying a balance and paying interest are not required to build credit.

• For people establishing credit, CFPB describes secured credit cards. These usually require a deposit, and fees and interest can be high. The resource does not establish eligibility for a particular card or mortgage.

• Review reports and correct inaccurate information. Improvement depends on the overall credit record over time.

Source: CFPB: How to rebuild your credit

## What does not erase accurate history

FTC states that most negative information generally remains for seven years, and some bankruptcy information can remain for ten years. Reporting periods and exceptions vary. Paying a debt does not automatically remove its accurate past payment history. A dispute process addresses accuracy; it is not a mechanism for deleting accurate, current information.

Source: FTC: Fixing Your Credit FAQs

## Collections and debt questions

CFPB provides sample letters for requesting debt information, disputing a debt, and specifying contact preferences. Certain debt-validation rights depend on responding within the applicable 30-day period. A debt-collection dispute and a credit-report dispute are different processes.

Source: CFPB: Debt collector contacts and sample letters

## Credit counseling and debt management

CFPB describes counseling on budgeting, credit, and repayment. A debt management plan may involve one payment to a counseling organization that distributes payments to creditors. Counseling, a debt management plan, debt settlement, and credit repair are distinct services. Nonprofit status does not mean every service is free; obtain the fee and service terms.

Source: CFPB: Counseling services, fees, and questions to ask

# Counseling and identity-theft help

SHAREABLE RESOURCE | Referral directories and cost information

## HUD-approved housing counseling

**Referral phone: 800-569-4287.** HUD-participating agencies may offer budget and credit counseling, homebuyer preparation, rental counseling, and foreclosure assistance. Not every agency offers every service. The ZIP-code directory identifies agencies and service types.

Source: CFPB: Find a HUD-approved housing counselor by ZIP code

Source: HUD: Nationally approved housing-counseling agencies

**Costs:** HUD says foreclosure, eviction, and homeless counseling are always free. Other counseling or workshops may have reasonable fees. HUD-participating agencies must disclose fees before counseling and waive fees a client cannot afford.

Source: HUD: Housing-counseling services and fee-waiver policy

## Credit-counselor directories

CFPB's counseling page links to the Financial Counseling Association of America (FCAA), National Foundation for Credit Counseling (NFCC), and Department of Justice resources. FCAA and NFCC are nongovernment organizations. A listing is not a guarantee of mortgage approval or free services of every kind.

Source: CFPB: Counselor-finding resources and service questions

Source: FCAA: Counselor search and stated costs

FCAA states its credit-counseling sessions are free and do not require enrollment in a debt management plan. Debt management plans and some other services may have fees. Ask the selected agency which services are included and obtain charges in writing.

## Identity theft and fraud protection

**IdentityTheft.gov** provides a federal reporting process, a personalized recovery plan, checklists, and sample letters. Use it for actual identity theft; FTC identifies false identity-theft reports as a credit-repair scam tactic.

Source: FTC: Identity-theft recovery and bureau contacts

**Security freezes:** CFPB says placing, temporarily lifting, and removing a freeze are free. Contact each bureau separately. A freeze limits access for new-credit decisions; it does not correct report errors or raise a score. A lender may need the applicable freeze lifted to access a report.

Source: CFPB: Free security freezes and temporary lifts

# Free scripts, videos, and handouts

AGENT / EDUCATOR RESOURCE | Materials supplied by official sources

## FDIC Money Smart for Adults

**Module 6: Credit Reports and Scores.** FDIC supplies an instructor guide with presentation cues, script, and exercises; a participant guide; PowerPoint slides; and instructor-training videos. The module addresses reports, scores, building credit history, and repairing or improving credit. Materials are available for download without buying a credit-repair service.

The published script is an educational teaching script. It is not presented as a mortgage-sales script or an endorsement of a particular company. Download the current Module 6 files from the curriculum page.

Source: FDIC: Money Smart for Adults, Module 6 downloads

## FDIC instructor-training video

FDIC's official Module 6 train-the-trainer video explains how to teach credit reports and scores using Money Smart for Adults. It is an instructor-training resource, not a mortgage-sales script.

Source: FDIC official video: Module 6 train-the-trainer

## CFPB consumer instructions and sample letters

CFPB's live credit-reports-and-scores hub provides explanations of reports and scores, dispute instructions, sample letters, and guidance on common reporting problems. The FDIC curriculum above provides the linked teaching scripts, slides, and participant tools.

Source: CFPB: Credit reports, scores, instructions, and sample letters

## FTC video and consumer explanations

The FTC's published "How To Avoid Credit Repair Scams" video explains advance-fee, false-dispute, and false-identity-theft-report warnings. The FTC's credit-repair FAQ supplies written explanations of rights, services, and scams.

Source: FTC official video: How To Avoid Credit Repair Scams

Source: FTC: Fixing Your Credit FAQs

## Credit-bureau educational videos

Equifax offers short educational videos about reports, scores, checking credit, and related personal-finance topics. Experian and TransUnion provide consumer help and dispute instructions. These are private-company materials. No REALTOR-specific bureau script was verified in this resource review.

Source: Equifax: Financial and credit education videos

# Credit-repair rights and resource index

SHAREABLE RESOURCE | Federal and Florida information

## Rules and warnings published by FTC and CFPB

Credit-repair companies cannot lawfully misrepresent what they can accomplish or collect prohibited advance fees. CFPB states that payment cannot be requested or received before promised services are completed; telemarketed services have additional payment restrictions. A monthly payment arrangement does not itself avoid the rules.

FTC describes written-contract requirements covering services, cost, timing, and cancellation rights. Consumers generally have three business days to cancel a credit-repair contract without charge. The company cannot require a consumer to surrender statutory rights.

Published warning signs include promises to remove accurate current negative information, guaranteed score increases, instructions to dispute known accurate items, false identity-theft claims, and offers of a “new credit identity” or a CPN to substitute for a Social Security number.

Source: FTC: Credit-repair companies, contracts, cancellation, and scams

Source: CFPB: Credit-repair advance fees and telemarketing requirements

Source: Florida Department of Agriculture and Consumer Services: Credit Repair Scams

## Where to report a problem

• **Credit-reporting issue:** Use the bureau dispute process first; CFPB’s complaint intake has timing conditions for unresolved report-accuracy disputes.

• **Credit-repair scam or deceptive business practice:** FTC’s ReportFraud.ftc.gov accepts reports. Reporting to FTC does not guarantee individual recovery.

• **Florida consumer complaint:** FDACS directs consumers to FloridaConsumerHelp.com.

• **Identity theft:** IdentityTheft.gov provides reporting and recovery tools.

Source: CFPB: Complaint portal

Source: FTC: Report fraud

Source: FDACS: Florida consumer help

## Free versus potentially paid: quick reference

**Free:** Weekly online reports at AnnualCreditReport.com; bureau accuracy disputes; CFPB sample letters and consumer instructions; FDIC curriculum downloads and participant tools; government educational videos; statutory freezes; federal complaint and identity-theft reporting tools.

**May involve fees:** Some counseling, debt management plans, paid credit-repair services, credit-monitoring subscriptions, and separate score products. HUD fee-waiver rules apply to its participating agencies as described in the counseling section. Provider pages determine the terms of their specific services.

This resource section supplies source-based information. It does not provide an individual credit-repair plan, a predicted score change, or a loan approval.

# Sources and scope

A reference guide, not a loan commitment

## How to read this guide

**Government rules:** The federal disclosure deadlines and Florida licensing requirements are summaries of rules for the transactions and license types described. Exceptions can apply.

**Planning guidance:** The 2–5% closing-cost range and 30–45-day closing example are budgeting and scheduling aids. They are not guaranteed prices, regulatory limits, or contractual deadlines.

**Association resources:** Membership tools are association benefits, not government programs. Access, features, and pricing may change.

**Housing assistance:** Contact the provider to confirm eligibility, service area, application status, and funding. No program is presented as a guaranteed source of money or legal representation.

## Source access

The source labels throughout this PDF are clickable links to official agencies or the organizations providing the service. The main authorities are CFPB for mortgage disclosures and consumer education; HUD for housing counseling; Treasury for HAF status; DBPR for Florida real estate licensing; Florida Housing for SHIP; and the named legal-aid and Realtor organizations for their own services.

## Verification and future updates

Reviewed November 10, 2026. Recheck program availability, contact details, licensing requirements, membership benefits, and applicable forms before later distribution. The review date describes the information check, not approval by a regulator or a guarantee of compliance for a particular lender.

## Publication and branding

Any company distributing this guide as marketing material should include its authorized identity and confirm applicable advertising disclosures. No statement in this guide guarantees a transaction outcome.

For educational purposes only. Individual loan, property, contract, and legal circumstances vary. Review your own documents and seek advice from the professional responsible for that subject.

# EZ Mortgage Store

Mortgage information and client resources

## Zahava Inc., DBA EZ Mortgage Store

**Company NMLS ID #2191638** | www.ezmortgage.store

**Diane Snow Linderman**
Founder, CEO and Senior Loan Officer

**Phone:** 952-297-0776
**Email:** admin@ezmortgage.store
**Website:** www.ezmortgage.store

520 N Broadway St
Spring Valley, MN 55975

### Equal Housing Opportunity

Educational information only. This guide is not a commitment to lend. Loan availability and terms depend on eligibility, underwriting, property requirements, and applicable state authorization.

An NMLS identifier identifies a company or individual; it does not by itself establish current authority to conduct business in a particular state.

Source: NMLS Consumer Access: Verify company and individual licensing