

## Debt Consolidation



Consolidate your high-interest debt into a lower-interest, tax-deductible payment.

**SAMPLE**

If your credit card payments or other debt have become more than you can manage, your home equity can be used to consolidate all your debts into one low monthly payment with a home refinance. As an added bonus, you may also be able to deduct all the interest on your payment, lowering the cost even more. Many clients have seen their total debt payments fall by 50% after a mortgage refinance. **SAMPLE BROCHURE**

## Home Improvements



Tap the equity in your home to make it bigger. Add on a new room, or make other improvements at an affordable price.

If you have outgrown your home but want to stay where you are, consider using the equity in your home to make it bigger and to increase its value. Add on a new room or addition. Put on a new roof. Add a brand new kitchen. Finish your basement. Make the improvements you need at a price you can afford. A \$30,000 home improvement can cost you as little as an extra \$100 per month on a home refinance. **SAMPLE**

## New Home Purchase



Learn how you can purchase a home of your own even if you are self-employed, have no down-payment or have less than perfect credit.

If you are looking to buy your first home or need to move up to something bigger, let us help. We can provide you with 100% financing, even if you are self-employed or can't show all your income. Our Option-ARM programs let you get into a home with a start rate of just 1%. Have one of our mortgage specialists get you pre-approved, so you will know exactly how much home you can afford. We offer many more programs than a real estate agency's in-house lender.

## Divorce Settlement

If you are going through a divorce and need cash to buy out your spouse, then it may be advantageous to use the equity in your home to do so. Instead of selling the home and disrupting your children, consider a home refinance to provide the funds needed to buy-out the other spouse. With interest rates starting at just 1%, we can make this an affordable proposition for you. **SAMPLE**

## Interest Rate Refinancing

Are you still paying over 7% interest on your mortgage? Are you looking to convert your adjustable rate mortgage to a fixed rate mortgage before the rates go up? Find out how much money you can save each month simply by refinancing your current mortgage to a fixed rate mortgage at today's lower rates. Use the extra monthly savings to pay off other debts or to increase your savings.

## Investment Opportunities

Are you looking to invest in a business or in real estate? Or, has your financial planner presented to you an opportunity that will work if you consolidate your debts to free up extra cash? Talk to one of our mortgage specialists to see how you can either come up with a large amount of investment capital or reduce your monthly debt payments so you can make monthly contributions to a long-term investment portfolio.