



With your permission and our respect to you, allow us to EDUCATE you. The days of FAT, NONSENSICAL commissions are over.

Whether you are interested in getting the lowest cost, the lowest rate, or possibly a combination of both (who doesn't !!), ask us about the unique relationship between closing cost and rate, and which is right for you.

How do you know which option is the best for you ? The answer: "IT DEPENDS".....

We will educate you and teach you the "insider" secrets that most mortgage professionals prefer not to divulge. *It depends* upon your answers to our questions. Don't let anybody tell you they know the answers without asking you the pertinent *questions* first.

- Ø Get ZERO Closing Costs.....?
- Ø Get the LOWEST Possible Rate..... ?
- Ø A combination / compromise of the two ?
- Ø "Optimal" financial analysis and planning will enhance your mortgage experience and your financial security. There are SO many things to consider, and numerous ramifications to take into account. You will need financial expertise in order to give you the right answers.

1 <sup>st</sup> Mortgage:	\$2,500.00	\$ 395,000.00
Line of Credit:	\$ 750.00	\$ 50,000.00
Auto 1:	\$ 350.00	\$ 27,325.00
Auto 2:	\$ 300.00	\$ 15,265.00
Ccard:	\$ 150.00	\$ 8,750.00
Ccard:	\$ 150.00	\$ 6,375.00
Student:	\$ 100.00	\$ 4,100.00
<b>TOTAL:</b>	<b>\$4,400.00</b>	<b>\$ 506,815.00</b>

Property Value = \$700,000.00. What should we do ?

The answer: "IT DEPENDS....."