

Addressing Your Mortgage Loan Needs

For some, it is telling you what you want to hear. For me, it is listening to your short and long term

goal through asking questions to learn what must be done to make your real estate ownership become a reality and with terms that you can comfortably afford and still enjoy life. Whether it is....

- FHA / VA / CONVENTIONAL
- FIXED / ADJUSTABLE RATE
- HOME EQUITY
- REFINANCE
- REVERSE MORTGAGE

Or perhaps another type of loan that best fits your needs, we are able to assist you with knowledge, very favorable rates, and we assure to make your experience pleasant and enlightening. This is why we earn recommendations from REALTOR professionals and past clients over and over. Soon, you will also find it natural to refer your friends and family to me as well.



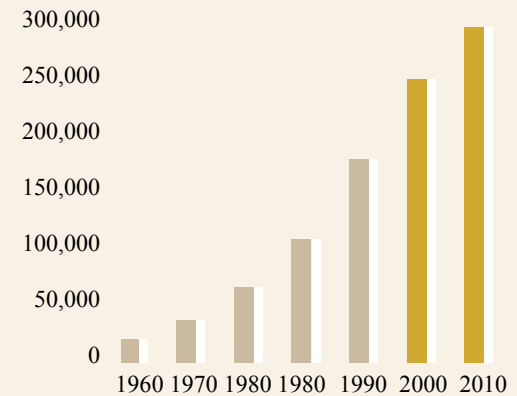
Realizing Your Dream

For most, homeownership is the single largest purchase ever made. Having the guidance and assistance of a mortgage professional is the first step in making the opportunity become a reality. Working with you to make your dream come true is our business.

Building Your Future

Whether you are a first time home buyer, stepping up to a larger home, or down-sizing you are still building your financial net-worth while enjoying the comfort of living in the your home at the same time. If you historically look at home values, they maintain a continuous growth at an average rate of 3% annually in the long term and during seller markets they can rise as much as double digit percentages in a single year. Despite the current market correction, Real Estate maintains among the safest investments to earn a long term gain of equity. Consider the difference in the financial wealth of a family that has owned a home since 2003 and the family that has stayed as a renter of real estate during this same time period.

REAL ESTATE VALUE GROWTH



Consolidating Your Bills

Today, borrowing money through mortgaging real estate is a great way to obtain cash while paying the lowest repayment interest rates and which also provides taxes benefits compared to other methods of borrowing money from lending institutions.