

OUTLINE FOR YOUR 30-MINUTE CONSULTATION

Together we will:

- Analyze and compare all the available mortgage products in the marketplace. We will identify the mortgage that best suits your individual needs and long-term goals. FHA, VA, CONV, JUMBO, PERS LOAN, HUD LOAN.
- Discuss some creative methods to get the seller to pay for all or some of your closing costs and decide how to use seller concessions to your best advantage.
- Address the following questions:
 - ❖ How can I comfortably fit my new mortgage payment into my budget?
 - ❖ Should I put less or more money down and retain more or less money after closing?
 - ❖ What are my long-term investment plans?
 - ❖ What are my long-term housing needs?
- Evaluate the long-term effects/costs of amortization. You can pay a 30-year fixed rate mortgage off sooner and save thousands in the process....within your monthly budget.
- Review a copy of your credit report and address any issues that arise.
- Determine what works better for you; a loan with or without points. We will calculate your break-even point on different interest rates and programs.
- Analyze the tax benefits of home ownership and what you may potentially save. We will show you how much money you could save per month on your Federal Income Taxes.
- Develop a complete buying strategy customized to fit your needs.

Date

Time

Place

After this meeting you will be pre-approved for your maximum purchase price!

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