

When Was Your Last Mortgage Checkup?

You know that having regular medical checkups is important for your long-term health. A regular mortgage checkup can help you achieve long-term financial fitness as well:

- ◆ Take advantage of today's low interest rates to increase your cash flow.
- ◆ Convert an adjustable-rate mortgage to a safe fixed-rate loan.
- ◆ Use today's low rates to build-up equity in your home more quickly with terms ranging from 10 to 20 years.
- ◆ Use equity in your home to increase cash flow by consolidating debts or to undertake renovation projects which will enhance your home's value.
- ◆ Consolidate a first and second lien to save money and simplify your home's financing.
- ◆ Use the value of your home to eliminate mortgage insurance payments.



**CALL TODAY FOR YOUR FREE
MORTGAGE CHECKUP**

It is an easy way to ensure your most significant asset is helping you achieve your financial goals.

Using our decades of experience, we will analyze current market trends and make customized recommendations based upon your specific needs.