

# What is Mortgage Planning?

## FOUR STEPS TO CREATE FINANCIAL INDEPENDENCE THROUGH MORTGAGE PLANNING

As a mortgage planner, my role is to help you choose the mortgage, debt, and cash-flow strategies that will improve your life and create financial independence. Here are the four steps we take to help you do that:

1

### DISCOVER YOUR CURRENT SITUATION.

Every client's situation is unique. We'll discuss your short-term and long-term financial goals during our client consultation. This will help us to discover hidden opportunities as well as the mortgage and cash-flow strategies that may be most suitable for you.

2

### EVALUATE YOUR OPTIONS.

Once we understand your current situation and the loan programs you qualify for, we'll be able to list and compare your options. During this stage of the relationship, we'll look at various down payment and monthly payment scenarios. We'll evaluate which options and strategies are more likely to result in achieving your short-term and long-term financial objectives.

3

### PROFESSIONAL LOAN PROCESS.

My team and I are committed to providing you with the highest level of professional care and communication during the mortgage loan process. Buying a home or refinancing a mortgage has many moving parts and stages, which means that many things can go wrong. That's why it's important to have a professional mortgage planner in your corner who's committed to your success.

4

### ANNUAL REVIEW.

Our relationship doesn't end at the closing... it starts at the closing! Your home is most likely your single largest investment, and your mortgage is most likely your single largest debt. I'm committed to helping you manage that debt over time in a way that improves your life and creates financial independence. That's why we'll be conducting an annual review once per year where I can get updated on your situation and give you an update on what's been happening in the mortgage and housing market, and how it may impact you.



Contact me  
for more info



Choosing the mortgage, debt, and cash flow options that are most likely to improve your life and create financial independence.

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