



How To Select A Personal Mortgage Consultant...

CHOOSING THE RIGHT
PERSONAL MORTGAGE
CONSULTANT WILL
AFFECT YOUR
FINANCIAL FUTURE.
HERE'S VITAL
INFORMATION TO
HELP YOU WEIGH
YOUR OPTIONS AND
MAKE A SOUND
DECISION.

...And Why Having
One Is Important
To Your Future.

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How To Select A Personal Mortgage Consultant...

...And Why Having One Is Important To Your Future.

An Insider's Guide To Making An Informed Choice: Seven Important Points To Consider In Your Selection Process.

It is crucial in life to make sure you have people around you whom you can count on...your family, friends, employees or co-workers, or professionals in various fields. You choose a family doctor or dentist, for example, who fits your needs and lifestyle. You hire people to work for you who understand your goals and help you reach them. You select a real estate professional and insurance agent who can work with you throughout all your moves in life, because they tailor their service to your individual home objectives as they fluctuate with the times.

**This is your life we're talking about.
It's vital to make sound decisions
about your real estate investment.**

Do your mortgage needs really deserve any less personal attention? Absolutely not! Quite the opposite, in fact. **This is your life we are talking about; it's vital to make sound decisions.** No matter what your mortgage needs—conventional, FHA/VA, refinance or investment among others—it's crucial that there is someone to advise you on your overall plan who is extremely familiar with what best suits you. Who you select as your personal mortgage consultant can not only direct you to the most comprehensive plan, but the best plan that will work for today as well as tomorrow.

Too many people overlook this very important decision. They typically focus on getting a good rate and the person who provides the rate is secondary. This is a big mistake! True, a low rate is important. But there are so many other factors you must consider besides rates. Low rates are not created equal. A professional and knowledgeable Personal Mortgage Consultant can outline for you several options—each with different ramifications or consequences on the integrity of your transaction and your financial future. The wrong loan choice can potentially come back to haunt you in the future. That's why you want a knowledgeable professional working side-by-side with you, advising you, presenting you with the pertinent information you need to make the right choices.

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Following are important reasons why having your own Personal Mortgage Consultant is important. You'll also find helpful tips and suggestions you can use in your selection process. It is vitally important to understand how important this selection process is and how it can affect your financial future.

1. Find The Perfect Fit For Your Personality

Make sure the professional you work with has a personality that is compatible with yours. You want someone who is enjoyable to work with. It's true in any field, with any type of professional. No matter how respected and knowledgeable (and critical to your very health) a world renowned heart surgeon might be, a terrible "bedside" manner quickly makes your interactions with that Doctor an unpleasant chore.

You want someone who can clearly explain your options and genuinely make a connection with you.

What do YOU want from your Personal Mortgage Consultant? Most likely, you want someone who can clearly explain your options and genuinely make a connection with you. Does he or she carefully listen to what you say? There are many reasons to work hand-in-hand with a personal consultant, but the most important is the personal touch and a service style that fits your unique needs. Sometimes the loan process can be frustrating, so having someone who is experienced and knowledgeable by your side can be a major benefit; and a friendly and compassionate approach to his or her work can provide peace of mind and alleviate undue stress throughout a potentially very trying process.

2. Familiarity With Your Unique Situation and Needs

Everyone knows how frustrating it is to switch doctors. You're faced with a new professional who is unfamiliar with you and your unique situation. Your personal physician has your records on file, is intimately familiar with your medical history. This is critical information when he or she performs a procedure or makes a diagnosis, or prescribes a medicine. The same is true with your real estate investments and mortgage needs.

You want a Personal Mortgage Consultant who knows your history, and more importantly knows your future—that is, knows where you want to go with your investment goals, understands what your big picture agenda is. By working with one individual to coordinate your mortgage and pull everything together, you can be sure your unique needs are adequately taken care of, that you are being directed toward a common goal. Your Personal Mortgage Consultant understands that you are different with unique goals and deserve the specialized attention that ensures you get the right mortgage to meet your financial objectives—now and into the future.

By working with one individual, you can be sure your unique needs are being adequately met, that you both are marching toward a common goal.

3. Loyalty To You

Too often, consumers pay more heed to the rate they are getting than to the quality and integrity of the professional serving them. By establishing a solid relationship with *one* professional, you are cementing a

powerful and long-lasting business relationship that should last well into the years. **This Personal Mortgage Consultant will value your business as well as your personal and financial well-being and will work hard to maintain that trust.** This “loyalty” is the core component to any successful business relationship. Think of it as a “long-haul” commitment. It’s well known that lending institutions often “sell” your mortgage to other institutions during the life of your mortgage. By establishing a strong relationship with your Personal Mortgage Consultant, you can weather these temporary transitions knowing that no matter what happens, there’s always a professional close by to answer your questions, address your concerns and “just be there for you.” That’s a comforting feeling.

4. A Commitment To Your Best Interests

Knowledge and professionalism are priceless when it comes to choosing a Personal Mortgage Consultant. It is important that your consultant has an extensive knowledge of the business and the many different types of loans, **but even more importantly, he or she should also have the dedication, perseverance and ingenuity to find the right loan for your needs.** You want to work with a Personal Mortgage Consultant who is more focused on what is best for your bottom line, not his or hers. The last thing you want is to work with a “salesman” who is more concerned with making the next sale than providing you the best advice and guidance.

Variety is not only the spice of life, it is also the backbone of the mortgage industry. There are infinite combinations of mortgage plans available. The key is to narrow down exactly what you need and what mortgage is most beneficial to you.

Let your Personal Mortgage Consultant outline all the possibilities and options and then tailor a plan just for you.

A Personal Mortgage Consultant can outline for you all the possibilities and then tailor a package for you that best fits your needs and objectives. Because he or she values your business, his or her focus is always on your best interests.

5. The Emphasis Should Be On the Word “Consultant”

In the term, “Personal Mortgage Consultant,” the most important word is “consultant.” That is the true value and benefit you want to derive from your working relationship with a mortgage professional. This word implies a professional who is not only doing the administrative side of a mortgage or refinance—preparing all the paperwork and processing all the necessary forms and following all the prescribed steps—but **advising you along the way, helping you make sound decisions by providing you with all the pertinent information you need, clearly outlining all your options, as well as pointing out the pros and cons of each.**

Your Personal Mortgage Consultant will advise you and help you make sound decisions—now and into the future.

But more importantly, when you think of the word, “consultant,” you should think “ongoing.” That is, once the loan closes, once you’re refinanced, once you are moved into

your new home, your relationship with your mortgage professional shouldn’t end. **In fact, smart real estate investors understand that immediately after you’ve refinanced or moved into your new home,**

you want to start preparing for your next move, you want to start planning your future investments—even if this means years down the road.

6. The Company Behind The Professional

Of course, a mortgage consultant's backing by a reputable, well-established lending company is a key factor when it comes to reliability and excellent service. **Look for someone who works for a firm that can afford to take care of your needs on a one-on-one basis**, always reviewing and updating you on the status of your mortgage loan. The more resources and support an individual can draw from, the bigger the dividends in the long-run, which are passed along directly to you, the consumer.

7. Maximizing Your Relationship

Hopefully, by now you realize the extent of the benefits of working with a Personal Mortgage Consultant. You can maximize your working relationship with this trusted professional by keeping a couple of points in mind. First, trust his or her expertise. **Don't get in his or her way. Let them do what they do best. Let them present you with all the facts and information you need, then make your best decision. They will help you get through the immediate transaction as quickly and smoothly as possible.** It's not always easy to get through all the paperwork and processing. Your Personal Mortgage Consultant will know how to avoid the "red tape," making headway through it quickly and efficiently. The last thing you want to deal with is your loan being delayed or not closing. Your Personal Mortgage Consultant's expertise here is priceless!

Trust your Personal Mortgage Consultant's expertise. Let them do what they do best.

Secondly, don't assume that once you've closed on your property, or your refinancing went smoothly and all the paperwork is processed and complete, that your Personal Mortgage Consultant will wave good-bye and ride off into the sunset and out of your life. **A real estate investment is ongoing and the "real world" is happening all around it, things are constantly changing.** Interest rates go up. They go down. Should you refinance again? Should you act now, or wait? How would you know if there are new loan packages available that could free up a few hundred precious dollars by lowering your mortgage payment?

Laws change everyday. The real world affects your investment in many ways. Do you know when and how to react?

Laws change everyday. New legislation might be enacted that could dramatically affect the integrity of your investment. Should you be concerned? Are there steps you can take to counteract any potential problems or challenges down the road? You're thinking of selling in a year or two. Would you know if there are key strategies

you might start implementing now to help you maximize your return on investment when you sell in a few years time? The answers to these questions are as varied as the different ways your real estate investment could be impacted—for better or worse. A Personal Mortgage Consultant is a friend and **strategic ally who can help you not only answer these and many other questions, but address any concerns you may have as well.** Knowing that you have a dedicated and committed professional who is just a phone call away is a reassuring thought.

It All Adds Up To A More Secure Financial Future

Add up all the reasons why you should rethink the way you select your mortgage professional. It just makes good sense to not merely hire a mortgage professional, but carefully select a Personal Mortgage “Consultant.” You want more than a professional who can assist you through the paperwork and process your loan, you want a consultant who is with you for the long haul.

A good Personal Mortgage Consultant will be happy to answer your questions and advise you every step of the way. A good professional will keep in touch with you over the years, helping you build wealth through your real estate investments, protecting you and your family’s best interests at all times.

The advantages of having a Personal Mortgage Consultant are obvious. But the greatest advantage of working with the same person over a number of years, or even a lifetime, is that, just as with a doctor or any other professional from whom you seek advice and guidance, your Personal Mortgage Consultant knows your history and is thoroughly in tune with your lifestyle and goals—not just today or this year, but also in the future.

Make it a priority to find a Personal Mortgage Consultant you can count on—for the long haul.

Make it a priority to find a Personal Mortgage Consultant you can count on. Then you can reap the rewards of expert and professional guidance tailored directly to you. You’ll find that having someone else service your needs certainly beats servicing your own—saving you time, money and headaches. Remember: The last thing you need is a loan that will “just do.” You need a mortgage that will work for you today and well as protect you tomorrow!

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