

# 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!*

Vancellen Ravensberg – PSd, Ltd. Mortgage  
Serving Colorado, New Mexico, Texas and Arizona  
505-980-2276 phone  
866-503-8075 phone  
866-745-7108 fax  
[mymortgagelender@q.com](mailto:mymortgagelender@q.com)