

It's natural for you to feel a sense of urgency about applying for a mortgage loan. Your mortgage lender should feel that same urgency — and work hard to get your loan approved as quickly as possible.

That's what I do. I joined the mortgage industry in 1987 and have also earned membership in my company's Chairman's Club for top producers every year since 1989. Prior to this, I worked for my father's engineering company for eight years, having received my BBA degree from the University of Notre Dame.

I provide the professionalism and product knowledge that helps you feel confident that your loan application will go smoothly. I will let you know, up-front, what is needed to complete your application. I truly enjoy helping my customers select the right mortgage loan program for their specific needs.



Call Jay If You:

- ✓ Want to be Pre-approved for a New Mortgage
- ✓ Are Considering Refinancing
- ✓ Are Relocating to a New Town and will be Buying a Home
- ✓ Have Cash Needs (home upgrades, education, car)
- ✓ Have a Friend Who Needs a Mortgage
- ✓ Need the Name of a Good Realtor

Fitzgerald Financial Offers:

- Conventional 1st & 2nd Mortgages
- Loans to \$5+ Million
- Fixed Rates; ARMs (10, 7, & 5 Yr) & Lot Loans
- Construction-to-Permanent (for both new construction or major home improvement)
- Mortgages Available in Most States
- Specialized First-Time Home Buyer Programs

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