



***“People Come To Me For My Rates,  
But Stay With Me For My  
Service And Honesty”***



NMLS#225904

BK#0906222

## **REFINANCE**

- Cash out some equity
- Consolidate debt
- Eliminate mortgage insurance
- Buy investment properties
- Start a business
- Combine 1st & 2nd mortgages
- No closing costs option

## **PURCHASE**

- 97% Financing
- 1st Time Homebuyers
- Canadian Loans
- FHA/VA Loans
- Good, bad or no credit
- Same day approval
- 20% down for investors

- Jumbo loans
- Home equity loans
- Lot loans
- New construction loans
- Reverse mortgages
- Free Pre-Qualifications
- No waiting after short sale, BK or foreclosure

***Referrals... 2 tickets to any Harkins Theater —  
whether we do business or not!***