



**Need Mortgage Info...NOW!!!: Save time, money,  
and stress shopping for a home loan and survive  
the credit crisis!**

*Karen Simpson-Hankins*

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# Need Mortgage Info...NOW!!!: Save time, money, and stress shopping for a home loan and survive the credit crisis!

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## **Need Mortgage Info...NOW!!!: Save time, money, and stress shopping for a home loan and survive the credit crisis!** Karen Simpson-Hankins

LEARN THE 4 BIGGEST MORTGAGE MISTAKES THAT CONSUMER'S MAKE! It's a fact that many people fail to get the best deal possible when shopping for a home loan. It's true! They end up paying more in upfront fees and unnecessary interest that can last the entire life of their home loan. Primarily, because they don't know the proper questions to ask when interviewing a lender. Yes! YOU get to interview the lender, not the other way around. I don't mean to sound ego based right off the bat, but when I researched the other books currently on the market, I found them to be too technical, dry, and difficult to understand. Plus, there always seemed to be a critical element missing...YOU! Need Mortgage Info...Now!!!! Is more than just a book, it's a step by step detailed program that will guide you through the home buying/mortgage process from beginning to end, and I am here to help you every step of the way. I will show YOU what I have shared with literally THOUSANDS of clients in the last 37 years...saving you time, money, and stress when shopping and closing on a home loan. Did you know that 80% of your mortgage experience is determined by your mortgage professional and their knowledge? I will teach you how to shop lenders and "interview" the individual mortgage broker or loan officer that you work with. Learn the 9 critical questions to ask your lender. A mistake here can result in your loan application being "Denied!" I have designed my book in a workbook format with all of the worksheets and forms necessary to research loan products and lenders, so that you ultimately accomplish your goal. This program can potentially save you countless hours of time, money, and stress...and will help you SURVIVE the credit crisis and come out ahead! You will find inside: THE HOUSE HUNTING "FEATURES" CHECKLIST - to help you keep track of which homes offer the features that are most important to you! THE LENDER COMPARISON WORKSHEET - Worksheets that you can use when you are interviewing Lender A, B, & C - their products, procedures, and options, so that you can compare apples to apples. THE 9 CRITICAL QUESTION CHECKLIST - Questions to ask every lender/loan officer that you interview. A MONTHLY BUDGET WORKSHEET - A worksheet to help in calculating monthly expenses. When most people examine their personal spending they're SHOCKED with their overall spending habits, along with secrets on how to consolidate and/or eliminate consumer debt. ITEMS NEEDED CHECKLIST - Financial information that you will need to provide to your lender at application. THE LOAN EVALUATION WORKSHEET - My favorite! Learn how to evaluate each of your loan options to find out which product is best for you...and will save you the most money, now and over the life of the loan. YOU WILL ALSO RECEIVE THE FOLLOWING BONUSES! Bonus #1 - Private Mortgage Insurance - What is it and how can I cancel it? Bonus #2 - Home Inspections - Do you really need one? Bonus #3 - Owning and Keeping Your Home - The responsibilities continue... Bonus #4 - It's Important to Use a Realtor - What they know that you don't. Bonus #5 - I Want to Build a Custom Home - so what's next? Whether you are a first-time home buyer, interested in refinancing your current mortgage, or looking to purchase your next home, I will teach you in an easy-to-understand, jargon-free process, the 'insider secrets' to buying a home, how to get the lowest interest rates, how to understand credit and your credit score, how to get the loan product that is PERFECT for you, how to AVOID the 4 Biggest Mortgage Mistakes that consumers make, and much, much more! One thing I can guarantee you, when we're finished, you'll feel like you've just had coffee with a very good friend! ~ Karen

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