

# If you're purchasing a home, especially if it's your first, you need a **FREE Buyer's Financing Consultation**

Getting information about mortgages is easy.  
Understanding that information is much more difficult.

I can help you make an informed decision about the borrowing options that match your overall financial and housing goals.

#### Topics include:

- The three main categories that determine the maximum pre-approval amount
- Everything about your credit and how it impacts your mortgage
- Down payment options and how putting more or less money down impacts your mortgage payment
- The pros and cons of various loan programs including conforming, FHA and Jumbo
- The difference between a fixed rate and an ARM rate
- Closing costs 101: who pays what, when is it paid, how do you pay for it?
- Timelines from the initial stages through close of escrow and beyond
- Inspections, appraisals, and closing
- How loan officers operate and how they are compensated

Contact me today to schedule your free consultation.



**Michael Fagan**  
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#### Let's get started

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