

Are You Ready for Our Journey Together?

Getting a mortgage for your home is like taking an airline flight across the country. When you start your trip, you have no idea how the trip will go. Neither does the pilot! You could run into different types of turbulence, or you could have a smooth flight, take off and land on time.



Certainly, the pilots will use their experience to try to navigate around the storms and go for the smoothest flight plan, but if they're honest, they cannot promise a turbulent-free trip. Their job is simply to get you to your destination in the least amount of time with the least amount of turbulence, while keeping you totally informed throughout the trip.

As your Mortgage Team, we see ourselves as the pilots of your plane. Our job is to assist in educating you about the best mortgage loan option for *you*, providing excellent service, and providing you with a pleasant journey along the way.

We cannot promise you that we will not experience turbulence, but we can promise you that we will utilize our experience and expertise to take you on the smoothest flight possible. We will inform you along the way of any issues that might arise

Attached is a somewhat humorous (and somewhat scary) list of the 90 different types of turbulence we might run into. This list is not all encompassing, but it catches most of the common issues. While some of the items are "picky" to some, they are very real and fearful to others. The Federal Guidelines, known as TRID, also may create some unfavorable turbulence as well with regards to specific time frames on a transaction.

Rest assured your advocacy is our number one goal. That means you must be delighted with the help we provide you, thus earning your trust so you will feel completely comfortable introducing the people you care about to us!

As always, should you have any questions or concerns, please do not hesitate to call us. So just sit back and relax as we are about to take off... Enjoy the ride!

Your friends in the mortgage business,

Jim and the Team