



All Types of Loans:

- Fixed-rate products (10-30 years)
- ARMs (Adjustable Rate Mortgages)
- Interest Only
- Rental / 2nd home
- FHA

*Buying a new home?
Need to consolidate debt?*



Why Pay Closing Costs?

On most loans, we will pay all of your closing costs!
Nothing is “rolled” into the loan...

we pay all the fees.

In addition, I will “manage your mortgage” moving forward, searching for interest rates and loan programs that meet your goals. Don’t waste your equity on fees!

What is a Mortgage Manager?

I will optimize the performance of your home investment by *monitoring interest rates* and *contacting you* when there’s an opportunity to lower your rate and improve your situation.

I invite you to call me to review your situation

NMLS # 6427 / 7101

JEFF SPEER

Integrity – Service – Value

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