



Anna Babineaux, Mortgage Consultant

“Your Best Interest Is My Priority”

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Why Use A Mortgage Consultant vs. A Loan Officer

A consultant will spend several hours ensuring you are versed regarding:

- The components which are used by the end lender to decision the loan
- They will hand calculate your housing expense, housing ratio, and debt ratio
- They will help you understand what costs are associated with the closing and which charges can be waived or paid outside the normal mortgage company services (such as escrow: taxes and insurance)
- Once these have all been discussed they will explain that you might be able to obtain assistance with the closing cost and work with strategies which will fit your particular down payment dollars, savings, desires to hold money to purchase items for the home, etc.
- Finally, they will shop the market, pulling one credit report to find you the best mortgage available. They will discuss the options available and what one might anticipate.

Remember that the rate is not the only component to obtaining a mortgage, there are many factors and when the whole picture is revealed the rate is only one small part.

Using a reliable, referable consultant will be the difference that will make you want to go out and never fear or worry about buying another home; this person is a lifetime contact and friend.

***Who is the next person you know that might need to purchase or refinance a home or a business within the next 3 months? Send them to me! 713-907-5365
100% of my business is By Referral Only***

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