Why use a Mortgage Broker?

Finding a mortgage loan for your home can be a confusing experience. With so many options to choose from, it can be difficult to find your way. That is why *A A Mortgage Corp.* is your number one source for a loan. *A A Mortgage Corp.* will guide you through the lending process, provide you with any help you need, and will try to simplify the process. You will get the service and selection you want from *A A Mortgage Corp.*

Who is A A Mortgage Corp?

- Full time residential real estate finance professionals.
- Experts at working through the mortgage lending process to save you time.
- Your representatives to many lenders
- Providers of loans that comply with industry standards and requirements.
- Specialists with competitive, up-to-date loan rates.
- Resources of knowledge on current trends and terms in the industry.
- Affordable consultants who will save you time and money.

Why use A A Mortgage Corp?

Our focus is to help you achieve the "American Dream" through proper financing of your home purchase or refinance.

- We have a vested interest in satisfying your needs.
- We will select the best lender from our many sources to provide you with a loan that meets your individual needs.
- We have extensive knowledge of the many loan programs available and will take the time to fit your needs to the best loan.
- There is a loan for everyone, and we know how to find it.
- Because interest rates change daily, we can obtain a lock-in rate to insure that the rate being offered is available to you at closing.
- We are motivated to keep the processing time to a minimum to satisfy you with timely performance.
- Our position in the mortgage industry gives us a competitive edge allowing us to provide you with a loan that costs less. Cost is the bottom line!

As your personal Mortgage Broker, we are happy to work for you to find the best loan for your home. We have been providing this service since 1992.

To assist A A Mortgage Corp. in the loan process, it will be helpful if you bring the following items to your first meeting:

- Your tax returns and W-2s for the past two years
- A list of your current assets and liabilities.
- Your most recent paycheck stubs.

In addition:

If you are purchasing a home,

- A copy of the purchase agreement
- A copy of the cancelled earnest money check or receipt along with details on the source of the earnest money and down payment.
- A history of current mortgage payments or rent payments from the past twelve months.

If you are refinancing a home,

• Your most recent mortgage statement.

All we do is mortgages!

We offer the most competitive interest rates for:

- 1st & 2nd Mortgages
- FHA & VA Loans
- Owner or Non-Owner Occupied homes
- Loans to those with less than perfect credit

With our various loan programs, we have the right loan for everyone!

- **Buyers with minimum Downpayment.**
- Buyers who need up to 80% cash out on their present home to purchase a new home!
- Buyers with credit problems even with prior bankruptcy!
- Buyers with limited income verifications!
- Buyers with 10% down to purchase investment property!
- Buyers who have only 1 year self-employment!

Hear from our customers

"I want to thank you on behalf of my wife and myself for your good work on our recent refinancing. I will keep your services in mind if the occasion arises for us again or for any of my clients. Thank you." **An Attorney**

"You did it as promised! Thank you!" **A Realtor**

"Thank you for your help with our refinancing. If rates fall again in the future, please call us. I have passed along your card to a colleague who is interested in refinancing. Thanks again."

A Doctor

"You certainly have mastered the art of thoughtfulness! Thank you for all the hard work you put in." A New Home Owner