



# Your Mortgage PLANNER

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with Jamie H. Harrington, President

## YOU'RE THE BOSS NOW

Borrowers used to feel they should approach the lender with their "hat in hand". Many people didn't even look for a home loan because they didn't want to risk being turned down. In today's borrowing climate, borrowers have more bargaining power than ever before.

Consult a mortgage broker for a free loan consultation. Your broker will determine through an interview the loans for which you will qualify. If there are a wide variety of loan packages within your qualifying range, you should ask several pertinent questions: What are the up-front fees? How much is refunded if the loan is denied? Will the lender require mortgage insurance? How much of down payment will be required? Is the loan assumable? When can you lock in the rate?

Many different kinds of loan packages already exist, and many more are being introduced every year. We know the mortgage market and specialize in helping homebuyers realize their dreams!

*If you would like to discuss what type of mortgage loan will work best for you, call Jamie Harrington at 828-632-0650 for an appointment. United Carolina Group, Inc., is located at 340 NC Highway 16 S. in Taylorsville.*

**[www.unitedcarolinagroup.com](http://www.unitedcarolinagroup.com)**