

Hundreds of local listings online at  
**theBigRedArrow.com**



100% FREE  
FSBO Services!

Call For  
Appointment

**1-888-321-TBRA**

**Mailbox #**

Call 1-888-321-TBRA and follow the prompt!

What if you could **SKIP** your mortgage payment for up to **45 days** and save **THOUSANDS** of dollars while you are trying to sell your home and it wouldn't cost you a thing!

**Consumers' Choice and  
theBigRedArrow bring you the  
"REFI BEFORE YOU BUY"  
special.**



Let's look at the scenario below. The Jones family has a home that is worth \$240,000. They are expecting a new baby and would like a larger home. They have found a home that is worth \$300,000 and they LOVE it. Can they buy this new home before they sell their current home? Can they afford two mortgage payments? LET CONSUMERS' CHOICE SHOW YOU HOW!

Current Home Value	\$240,000
Mortgage Balance	\$160,000
<b>Current Mortgage Payment</b>	<b>\$1,600</b>
Current Credit Card Debt	\$25,000
<b>Current Credit Card Pmts</b>	<b>\$1,000</b>
<b>Down Payment Needed</b>	<b>\$30,000</b>

New Loan Amount	\$215,000
New Loan Payment	\$900
Cash in hand for Down Pmt	\$30,000
Credit Card Balances	<b>\$ZERO</b>
Closing Costs	<b>\$ZERO</b>
Monthly Savings	\$1700
2 Months without mtge Pmts	\$3200
<b>5 Months Total Savings</b>	<b>\$8,300</b>

**HOW DOES THIS WORK????** Very Simple. A loan specialist from Consumers' Choice Mortgage will help you use the equity in your home to put you in a better position to sell by refinancing your current mortgage and getting you the cash you need for your down payment on the new property IMMEDIATELY. Your new loan will not cost you a dime. After your loan closes, you may have as much as 45 days before your first new payment is due.

**HOW DOES THIS BENEFIT YOU?** Now that your debts have been reduced, you will look much more attractive to the banks when it comes time to purchase your new home **EVEN IF YOUR CURRENT HOME HASN'T SOLD!** Aside from the fact that you will have more money freed up for all your other moving costs. You will also be in a much stronger position to negotiate on the sales price of your home. You won't be forced to accept the first offer that comes your way.



**Consumers' Choice Mortgage  
Inc.**  
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\*Based on Fictional Family and current loan rates