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Home Owners, Buyers and Sellers: Why You Need a CMPS!



Why do you need a Certified Mortgage Planning Specialist?

- CMPS professionals have demonstrated financial knowledge and expertise regarding the tax and financial planning implications of various mortgage and real estate investment strategies. Therefore, CMPS professionals can better advise you when it comes to:
 - ◆ Your single largest debt – mortgage
 - ◆ Your single largest asset – real estate equity
 - ◆ Life Planning needs and goals – cash flow
- CMPS professionals are trained to help you increase your cash flow
- CMPS professionals are skilled in helping you become debt free sooner and achieve true financial freedom
- CMPS professionals are equipped to help you profitably invest in real estate and protect you from mortgage and real estate investment scams
- CMPS professionals are qualified to help you implement mortgage and real estate equity strategies to help you save money on income, capital gains and estate taxes
- CMPS professionals are committed to help you improve your credit score and get the best deal on your financing
- CMPS professionals are able to explain the benefits and drawbacks of paying off your mortgage before retirement, and help you to determine which strategy works best under your individual circumstances
- CMPS professionals can guide you in implementing the best home equity and mortgage strategies for divorce situations
- CMPS professionals can help you implement a financial strategy to finance your children's education
- CMPS professionals are equipped to better enable you to financially care for your elderly parents
- CMPS professionals are able to help you implement beneficial mortgage and real estate equity strategies before and during job or career changes
- CMPS professionals can help empower you to start or sell your business by implementing viable mortgage and real estate equity strategies
- CMPS professionals are able to recommend the proper financial strategies when you are ready to buy or build a vacation home
- CMPS professionals are committed, qualified and equipped to help you implement mortgage, cash flow and

home equity strategies to build and conserve wealth when buying a home or refinancing your mortgage

- CMPS professionals have pledged to follow a Code of Ethics

You are probably already an expert in making mortgage and real estate decisions on your own, but take this short quiz just to be sure:

- What is the current unemployment rate in your local market and what impact does it have on the so called "Housing Bubble"?
- What are mortgage rates based on? (Answer is not the Fed or the 10 yr Treasury Note)
- Where are mortgage rates headed in the days and months to come and what are the trends and economic reports that will drive them up or down?
- What are the top 3 financing incentives that you can use to negotiate a better deal when buying or selling a home?
- How do you evaluate various real estate settlement options during a divorce?
- How can you save money on income, estate and capital gains taxes when buying and selling real estate?
- What are the specific financial strategies for caring for elderly parents / senior citizen mortgage strategies?
- What are the specific mortgage and financial strategies that are beneficial before or after changing jobs or careers?
- How do you most effectively finance a vacation home?
- What are the top 5 tax benefits of investing in real estate and the mortgage planning techniques that make these strategies even more profitable?
- How do you calculate, compare and increase your rate of return on real estate investments?

For more information on how I can be of more value to you and your family, call me at 561-852-6111 or email me directly at jay@jayrobins.com

