



CMPS[®] INSTITUTE
Improve your life through mortgage planning

What is Mortgage Planning?

Mortgage planning is the process of evaluating your mortgage options in the context of your overall financial objectives. Your mortgage is most likely your single largest debt, and your home is most likely your single largest asset. The strategy you use today carries financial consequences that can impact your life for years to come. As a Certified Mortgage Planning Specialist (CMPS[®]), my mission is to help you improve your life by the proper use and consideration of various mortgage options. Here's how:

Step #1: Initial Conversation

Our initial conversation will focus on these questions:

- What are your housing objectives and why?
- What does your current cash flow situation look like?
- What large expenses should we take into account as we help you develop a budget for the future (college funding, retirement planning, elder care needs, etc.)?
- What can I do to help?



Step #2: Analyze & Evaluate Your Options

The next phase of our relationship will focus on:

- What are your housing, debt planning and cash flow options?
- What, if any, mortgage products and strategies would be useful to you?
- What is the likely short and long-term impact of these mortgage options on your overall financial situation?

Step #3: Develop & Implement Your Personal Mortgage Plan

Once we've discussed your options, and how these various options may impact your overall housing and financial situation, it's up to you to decide on which plan of action works best for you. I'll be here to answer any questions and be a resource to you in any way I can. I'll also coordinate the whole process with you and other professionals such as CPAs, CFP[®] professionals, attorneys, Realtors, builders, insurance professionals and other qualified advisors.

Step #4: Monitor Your Mortgage Plan Through an Annual Mortgage and Housing Review

Mortgage planning is a life-long process because your financial situation is likely to change from time to time. As your mortgage planner, it's my role to help you monitor these changes as needed and through an annual conversation. Most often, this process involves periodic assessment of:

Your fluctuating cash flow needs

Changing interest rates and housing market conditions

Family changes and life events including job changes, college funding, retirement planning and elder-care needs

Here's how mortgage planning is different than the traditional "shopping for a mortgage" experience:

"Mortgage Planning" with a Certified Mortgage Planning Specialist (CMPS®)	"Shopping for a Mortgage" with any of the 500,000 + Mortgage Salespeople in the US
5-Star Experience	Overwhelming and/or Confusing Process
Focus on Which Mortgage Options Fit into Your Life, and Why	Focus on Whether You Fit into the Mortgage Lender's Box, and How
Consider the Mortgage Transaction in the Context of Your Overall Financial Situation & Objectives	Consider the Mortgage Transaction "In a Vacuum"
Customized Options for Your Scenario	One Size Fits All
Mortgage Salesperson Who Puts His/Her Relationship With You Ahead of the Transaction	Mortgage Salesperson Who Puts the Transaction Ahead of His/Her Relationship With You

Contact me so we can get started!

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