

# Get a Second Opinion on Your Mortgage Offer

**WHEN YOU NEED MAJOR SURGERY, YOU WANT TO GET A SECOND OPINION FROM ANOTHER MEDICAL SPECIALIST. SO WHY NOT GET A SECOND OPINION ON WHAT COULD BE ONE OF THE LARGEST AND MOST IMPORTANT FINANCIAL DECISIONS YOU'LL EVER MAKE – BUYING A NEW HAMPSHIRE PROPERTY?**

Are you *positively sure* that you're getting the best possible deal on your next mortgage? Getting a second opinion makes it more likely that you'll get the right loan at the right price.

Even if you've been pre-approved by another lender, we'd like to review the deal and give you another viewpoint. You may have been quoted a fabulous interest rate, but if the mortgage isn't structured properly, it could cost you more money. Sometimes, just restructuring a mortgage can save you tens of thousands of dollars.



Here are a few things to keep in mind when considering your loan offer:

- Should you decrease your downpayment and use the extra cash to pay off high-interest credit card debts?
- Should you pay “points” or “loan origination” fees?
- Does a no-cost mortgage make sense for you?

- Are you better off with a fixed rate or adjustable rate mortgage?
- Do you qualify for special government loan programs?
- Are you comfortable doing business with your mortgage lender? Do they offer a wide variety of products, competitive rates, a knowledgeable staff, and superior customer service?
- Is this, without a doubt, the best mortgage loan program for you? **How do you know?**

When you go to a doctor for a second opinion, it costs you money. However, getting a second opinion from Compass Mortgage is **absolutely FREE** and will give you peace of mind. You have everything to gain and nothing to lose.

A large number of mortgage loan programs are currently available and some are more appropriate for you than others. By getting a second opinion from us, you'll learn whether the loan program you were offered truly is best for your unique circumstances.

**INTERESTED IN GETTING  
A SECOND OPINION  
ON YOUR MORTGAGE OFFER?**

**Call Charley Farley at Compass Mortgage  
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