

The CS Advisory Group

# the plan: action alert



## Home Perms, Knickers and 8 Track Tapes...

Hopefully, they represent to you the **OLD** way of doing things! Well, getting a mortgage from a person you don't know, who doesn't understand what's most important to you and who isn't financially literate is the **OLD** way of home financing....And as we've seen in the headlines, it's far too risky and it doesn't work.

At the CS Advisory Group, we believe Mortgage Planning is about accountability, suitability and a long term relationship with our homeowners. Sure, what we are seeing now in the housing market is that many people were qualified for home mortgages and now they cannot afford them, however, **ELIGIBILITY** does **NOT** mean **SUITABILITY!** Unfortunately, many of those people were simply "sold" mortgage products with no understanding of how it might impact them and their family in the short term, mid term and long term.

There is no "one size fits all" mortgage standard or product. Now more than ever, it's so important to have a home loan that truly offers you and your family the lowest cost and the lowest risk based upon your personal goals and time frames.

We understand that your home shelters your most precious memories and most important relationships; we believe that warrants a long term commitment from us. If you or someone you know could benefit from a complimentary mortgage review to insure you are in the best mortgage possible, please email

Tcav@affg.org or

MartiSheredy@tracycavanaugh.com or call (818) 762-0844.

### About Tracy Cavanaugh

Tracy has over a decade of experience in the mortgage banking industry. She established the Advisory division of AFFG with offices in both east and west coasts.

Tracy has earned the designations of both Certified Mortgage Planning Specialist (CMPS) and Certified Mortgage Planner (CMP) and holds a New Jersey Mortgage Banking License for both first and second mortgages and is a licensed California lender. She is a member in good standing with the Financial Planning Association and Certified Mortgage Planning Specialist Institute.

We want to be an ongoing resource for you!

Warm Regards,  
**Tracy Cavanaugh** CMP, CMPS  
The CS Advisory Group