

 The CS Advisory Group

the plan: action alert



**Did you know that
"Mis-consumption of debt costs the
average American homeowner
\$287,000 over their lifetime?"
- Bill Hillstead**

Exclusive Report: What Is Causing This Mis-consumption?

Bad advice.

Imagine what your overall financial picture would look like if you were one of the homeowners who *HAD* a relationship with a professional Debt (Mortgage) Advisor. You could capture that \$287,000 and put it in the asset side of your balance sheet.

You would be able to accomplish your long-term goals such as; College Planning, Retirement Planning or Early Mortgage Payoff.

We're not your typical mortgage company! We are an Advice-Based Mortgage Planning Firm. We are helping you create, perhaps, the largest debt in your life, and therefore, we have a responsibility to help you professionally manage that debt. We see our primary role as helping our borrowers integrate the mortgage with their long and short term financial goals, and payment and equity objectives.

Uncovering what is most important to you about your financial future helps to make the best mortgage decision obvious. The only way to uncover what you find most important is to ask questions. We here at The CS Advisory Group would like to offer a **FREE Mortgage Fitness Checkup** as a way to analyze your current mortgage terms and determine if it's the most appropriate debt strategy to fit your needs.

If you are interested and would like to request a complimentary 15-minute mortgage

About Tracy Cavanaugh

Tracy has over a decade of experience in the mortgage banking industry. She established the Advisory division of AFGG 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.

review for you or the clients you advise,
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Warm Regards,

Tracy Cavanaugh CMP, CMPS

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