

The CS Advisory Group

the plan: action alert



What the Heck is a Certified Mortgage Planning Specialist Again?

The mortgage planning process is different than the typical "shopping for a mortgage" experience. These days a mortgage is not "just a mortgage" it is a financial instrument that can be woven into your long and short term financial plan, creating a debt strategy that leads to wealth creation and a more solid financial future for you and your family. If you manage assets without managing your liabilities you are "heating and cooling your house with the windows wide open."

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. CMPS professionals are dedicated to helping home owners make the most informed mortgage decision possible. One that integrates with our client's personal financial plan and major life goals such as retirement and wealth accumulation. We help our clients realize that a mortgage isn't just a loan but one of the most important financial planning tools they will ever have.

The mortgage planning relationship is about you:

- Receiving valuable financial advice and guidance
- Trusting a professional who is committed
- Experienceing a "concierge" level of service
- Implementing a defined financial plan of action
- Maintaining an ongoing high trust relationship with a team of financial advisors.

When working with a CMPS professional you will receive the care and attention you need when

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.

making your mortgage decision. The services you will receive include a complimentary Mortgage Planning Session, a Borrow Smart Action Plan and an Annual Mortgage Check-up.

If you would like to request a complimentary Mortgage consultation with a CMPS professional for you or someone you know, please call Marti Sheredy VP of Client Services on my team who will get you started at 818-762-0844 or email her directly at MartiSheredy@TracyCavanaugh.com.

Warm Regards,
Tracy Cavanaugh CMP, CMPS
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