

**Athena Paquette**  
Mortgage Broker, Financial Consultant & Advocate

# Free Appraisal

Present this certificate when you do a purchase loan and receive

**YOUR\* FREE APPRAISAL  
UP TO \$500**

Valid through December 31<sup>st</sup>, 2015

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

**Athena Paquette, M.A.**

Personal Mortgage Advisor  
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\*Upfront fee refunded at the close of escrow.

*Dear Athena,*

I wanted to take a moment to thank you for saving our home. Yes, you saved our home! (We had one of those loans that was only good for 2 years only we didn't know it. "We had an attractive home loan for the first 2 years". We bought our first home for \$ 325,000 with 5% down and thought we would have enough equity to refinance later. It was our first home and we loved it. The pool, the recreation room, and the neighbors. I was heartbroken when I got the letter that our monthly payment would be going up \$550 starting in October. We just could not afford it. I called 3 banks and our credit union to see about refinancing, but they said that our property was only appraised at \$290,000 and we would have to bring cash in to refinance. I called our Realtor, and she said the same thing. I thought we were doomed – we didn't have \$10,000 to refinance nor did we have an extra \$10,000 to sell our home. Then my sister gave me your number, I thought "What can you do that 3 other banks and our credit union couldn't?" **Well, I'm glad I did call because you explained that we could be eligible for a government loan program that would allow our less than perfect credit, very little equity and the assurance that we would not have to go through this again.** I was skeptical but excited. Sure enough, we were able to get a 30 year fixed loan, keep our payments the same and have peace of mind that our payments will stay the same. We didn't end up as another statistic. I wish everyone knew about this!

**Thanks to you, we get to stay at our home that we love and build towards our future.** As you know we want to own in the West High area in the next 10 years, and we are well on our way.

**God Bless You!**

**Mary Jo**

Referred By: \_\_\_\_\_