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# Spring Newsletter

## LISA J GRYBA

### Spring Mortgage Tips

We have made it through the winter and now it's time to re-evaluate our goals and set some new objectives for the coming months.

**-Mortgage Check-In-** Now is a great time to check in with your mortgage professional and evaluate your mortgage. There may be opportunities to refinance, consolidate or pay off your mortgage faster.

**- Mortgage Changes-** Is there a spring renovation project you want to tackle or maybe you have a monetary gift you can use to pay down your mortgage? Now is the time to make those changes!



### *Buying your first home?*

*I love working with first-time homebuyers, but if you're buying this spring you need to be prepared. The market is competitive and there is a shortage of home inventory. Book an appointment early so that we can get you pre-approved and ready to jump on your dream home!*

### How a home appraisal affects the value of your home?

An appraisal directly affects the amount of mortgage you're loaned because your lender gives you a home loan based on the appraisal's estimate of the fair market value of the home. It keeps the lender from lending you too much money and keeps you from borrowing more than you need for a particular home.

Just because you are pre-approved for a mortgage, it does not guarantee a mortgage for your dream home.

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### Time to buy a cabin?

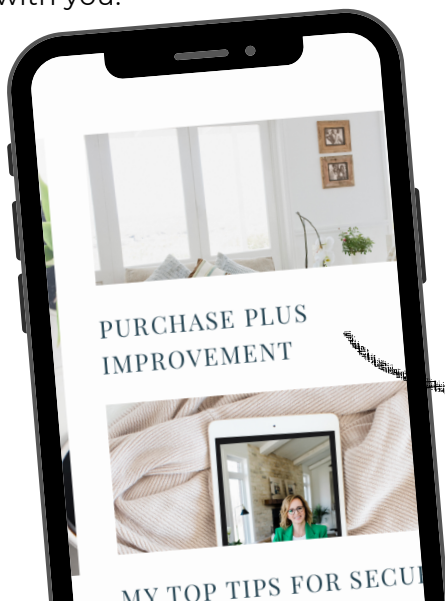
This is the season when clients are looking to buy or build a cabin. Owning a second property may be a lot more feasible financially than you think.

I work with clients to analyze their financial situation and come up with a mortgage solution that works for them.

If you are hunting for the perfect lakefront getaway, let's chat. I'd love to work with you.

### Changing careers?

Let's protect your credit rating and your mortgage!



*Can I pay off my mortgage?*

LET'S MAKE IT HAPPEN



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