

# HOME OWNERS, BUYERS AND INVESTORS

## Why do you need a Certified Mortgage Planning Specialist?

Certified Mortgage Planning Specialist professionals have demonstrated financial knowledge and expertise regarding the tax and financial planning implications of various mortgage and real estate investment strategies.

Therefore, CMPS professionals can better advise you when it comes to:

- Your single largest debt - mortgage
- Your single largest asset - real estate equity
- Life Planning needs and goals - cash flow
- CMPS professionals are trained to help you increase your cash flow
- CMPS professionals are skilled in helping you become debt free sooner and achieve true financial freedom
- CMPS professionals are equipped to help you profitably invest in real estate and protect you from mortgage and real estate investment scams
- CMPS professionals are qualified to help you implement mortgage and real estate equity strategies to help you save money on income, capital gains and estate taxes
- CMPS professionals are committed to help you improve your credit score and get the best deal on your financing
- CMPS professionals are able to explain the benefits and drawbacks of paying off your mortgage before retirement, and help you to determine which strategy works best under your individual circumstances
- CMPS professionals can guide you in implementing the best home equity and mortgage strategies for divorce situations
- CMPS professionals can help you implement a financial strategy to finance your children's education
- CMPS professionals are equipped to better enable you to financially care for your elderly parents
- CMPS professionals are able to help you implement beneficial mortgage and real estate equity strategies before and during job or career changes
- CMPS professionals can help empower you to start or sell your business by implementing viable mortgage and real estate equity strategies
- CMPS professionals are able to recommend the proper financial strategies when you are ready to buy or build a vacation home
- CMPS professionals are committed, qualified and equipped to help you implement mortgage, cash flow and home equity strategies to build and conserve wealth when buying a home or refinancing your mortgage

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## fast facts

- **CMPS professionals demonstrate financial knowledge and expertise regarding the tax and financial planning implications of various mortgage and real estate investment strategies.**
- **Trained to increase cashflow and help reduce Debt**
- **Understand how to implement mortgage strategies**



*Standardizing the mortgage planning process through participation with the CMPS community of experts.*