

## People Helping People

The professional team at First Option Mortgage Company is the combination of decades of experience of helping people to buy and refinance homes. At First Option, it is our duty to see that each and every client receives courteous, fast and efficient service.

Whether you are purchasing your first home with less than perfect credit, or you have bought many homes and have excellent credit, we understand what it takes to get the job done. That's why we are always available to answer your questions and concerns.

We realize that obtaining home financing can sometimes seem like a complex process. That's why we are here - to ensure that your loan goes easily, smoothly and quickly.



## Making it easy...

### For YOU!

Applying for a home loan doesn't have to be a hassle. Our team of mortgage experts will guide you through your loan as if you were a family member. We understand that you are putting your faith and trust in us and we promise to do whatever it takes to live up to your expectations. We appreciate your business!

### Loans For Every Occasion

At First Option Mortgage Company we understand what it's like to be in your shoes. Our clients vary from folks with perfect credit financing their fourth or fifth home, to first-time home buyers with less than perfect credit.

Whatever your circumstances, we probably have a loan program to suit you. So whether you need 100 percent financing, or you qualify for our E-Z No-Doc program, we look forward to serving you.



**Michael Brooks    Loan Officer**

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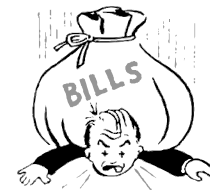
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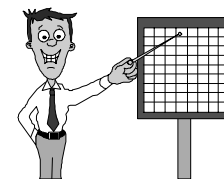
## Isn't It Time For You To...



## Buy Your First Home...



## Consolidate That High-Interest Rate Debt By Refinancing...



## Take Advantage Of The Best Interest Rates In 30

**Our Aim Is Your  
Complete And  
Total Satisfaction**

Things have changed so much from when our parents bought their first home. It used to be that it took years to save up that all-important down payment. Then you had to go to the bank, and almost plead with the banker to let you have a loan. Well, things have changed...

Whatever your needs, we can help. We have many loan programs that make it extremely easy to get the money you need for a home.



**We have access to literally hundreds of lenders and even more very liberal loan programs...**

- **Home Purchase**
- **Refinance**
- **Excellent Credit**
- **Damaged Credit**
- **Bankruptcy**
- **Stated Income**
- **No Income Verification**
- **Construction - Remodel**
- **Investment Property**
- **Modular Homes-Land Package**
- **Debt Consolidation**
- **100 Percent Financing - No Down Payment**

**Qualifying for your loan is fast and easy. Once we have the necessary information, we can usually have an answer for you within 24 hours!**



One day, we'll all look back at the days when... The days when interest rates were at 30 year lows and mortgage money was extremely easy to come by. Of course, those days are now. Don't let the opportunity of a lifetime pass you by. Make your dream come true today!

If you've grown tired of the indifferent attitude you find at nationally-owned banks, you'll find a pleasant and refreshing change dealing with people who are only happy when you receive what you need.

**We Look Forward To Serving  
You!**

