# In the words of another happy client...

### First Experience

"I would like to thank your team for the great experience I have had purchasing my first home. Coming from the mortgage business I had very high expectations and I am pleased to say you and your team have met and exceeded each of those expectations. Your team has delivered that in spades!

Again, thank you to for the great job!

-John & Michelle Thomas



Call me today if you need a home loan checkup!

### David Garza

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### **SOLD IN TIMBERWOOD PARK!**



#### WHAT IS YOUR HOME WORTH?

Call today for an analysis of your home's value!

### First Experience

Ready to move up?

I recently showed a past client how they could buy a

larger, more expensive home in a better neighborhood

By selling the home they have owned for the past five

years, they were able to pay off a credit card and student

loan and still have enough money for a down payment on the new purchase. With the additional tax savings from

the more expensive home, combined with the elimination

of the two debts, there total overall payment actually

If you are dreaming about a new home, please call me to

Call me today if you need a home loan checkup, or know someone who does.

decreased by \$300.

discuss your specific scenario.

and actually lower their overall monthly payments.

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## David Garza Loan Officer

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