



"The best rate with the wrong strategy is much more expensive than a competitive rate with a Certified Mortgage Advisor."

Barry Habib
Founder, CMA



**Why Use a
Certified
Mortgage
Advisor?**



www.certifiedmortgageadvisor.com



Certified Mortgage Advisors have been extensively trained in all aspects of the economy and financial markets. **We help you understand how to use mortgage debt to build sustainable, lifelong wealth**, making us a valued resource to our clients and referral partners.

Major financial institutions and firms trust CMA professionals to serve their clients. **Hundreds of mortgage institutions across the country employ CMA professionals.** They know that the CMA certification inspires confidence and satisfaction with consumers.

In fact, **93% of consumers who work with a CMA professional say they are extremely or very satisfied** — and 89% are more confident about their mortgage investment.

Certified Mortgage Advisors help you make more informed decisions by...

- **Learning** personal wealth creation and retirement strategies to ensure you're on the right path
- **Analyzing** how housing, inflation and other economic data impacts the markets so you can avoid media misinformation
- **Interpreting** what the Fed's rate decisions really mean for the mortgage market
- **Understanding** the connection between the Bond market and interest rates, and helping you do the same
- **Mastering** crucial topics like how rate locks work, true refinance breakeven points, debt consolidation, and the inaccuracies of APR

Our commitment to you...

Certified Mortgage Advisors operate with only one agenda in mind – preparing consumers for a promising financial future. We don't simply quote rates. We assess your full financial picture so we can understand your future goals and design a mortgage product that meets those needs.

We commit to the National Association of Certified Mortgage Advisors' ethical standards that require us to put our clients' interests first.

That's why partnering with a CMA professional gives consumers confidence today and a more secure tomorrow.