

MORTGAGE PLANNING

For most people, the only possible mortgage plan is to pay it off as quickly as possible.

There's nothing wrong with this attitude in general, but did you know there are many situations where it may not be best?

For instance, what if you pay your loan off in 15 years, just as Junior is entering his freshman year at college? You're footing the bill, so you tap home equity to pay for school. Unfortunately, you may end up paying a much higher rate than you could have if you had put your extra dollars toward a college savings plan rather than your home loan.

Many other scenarios relate just as well. For example, how do extra mortgage payments stack up next to investments in retirement savings? The purchase of adequate insurance coverage?

We're always happy to have a conversation about the future benefits you may realize when you establish a well thought out plan specific to your needs today. After all, taking action now is the best way to achieve your goals for tomorrow.

college?
retirement?



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