



BRANDON
HANSEN
& ASSOCIATES

Loans built just for seniors

CHERRY CREEK
MORTGAGE COMPANY



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WWW.BRANDONHANSENMORTGAGE.COM

COMPANY NMLS# 3001



Purchase or Refinance
your mortgage for

\$1295

**One Flat Lender Fee!
No Hidden Costs!
All Conventional Loans**

CHERRY CREEK
MORTGAGE COMPANY

Brandon Hansen

435-674-9200

1224 S. River Road #A106
St. George UT 84790



NMLS# 283559



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THE HECM LOAN

The HECM for purchase or the HECM for refinance to eliminate your mortgage payments. This loan provides for a one-time down payment loan that enable you to buy a home for a little more than half the price—with no required monthly mortgage payments for life as long as you are living in the home*. HUD insured and HECM Loan.

THE BRIDGE LOAN

No-fee short-term loans for seniors who want to buy a new home prior to selling loan. Rather than spending loan fees and losing closing costs only to have a loan for a few months, use the no-fee bridge loan from Cherry Creek Mortgage to bridge the two without wasting fees.

THE SENIOR LINE OF CREDIT OPTION

If you are over 62, close today on the new purchase or in your existing home with the HECM line of credit that is FHA insured and allows flexibility in payments or no payments. The line of credit provides guaranteed interest accrual at a rate three times what the bank pays in their savings accounts, but offers the same government insurance—with no risk and all the flexibility of coming in and out of the line of credit over your lifetime!

THE RETIREMENT LOAN OPTION

Our minimal down loans built allow seniors to buy a home and have a mortgage payment for essentially less than the cost of rent. This option also fixes that payment in for life and gives seniors the security of owning a home while putting as little as 3 percent down.

THE RECASTING LOAN OPTION

For all our conventional loans, you can start with a higher loan balance, but only have payments until you sell a home or another assets. When you're ready to pay the loan down, we adjust the new mortgage payment to the new loan amount without any fees or paperwork. This option is great for seniors who want to buy a home and eventually pay down the monthly payments without the paperwork or hassle.

* Borrowers must maintain property taxes, insurance, and HOA payments.