



# 2020 ANNUAL MORTGAGE CHECKUP



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Certified Mortgage Planning Specialist

RMLO NMLS #314143

Past Mortgage Performance	YES or NO
Has your mortgage payment interest changed?	YES or NO
Has your homeowner's insurance increased?	YES or NO
Has your property taxes increased more than 10%?	YES or NO
Have you filed Homestead Exemption?	YES or NO
Have you paid off 2% or more of your mortgage?	YES or NO
Have you checked FHA LOAN rates?	YES or NO
Have you checked VA LOAN rates?	YES or NO
Have you checked CONVENTIONAL LOAN rates?	YES or NO
Want to consolidate your debts using your equity?	YES or NO
Should you buy an investment property?	YES or NO
Do you want to remodel your home?	YES or NO

If you answered "YES" to any of the above questions, go to [carreromortgage.com](http://carreromortgage.com)

and click the  **RATE CHECKUP** button.

Plus connect with me via email at

[brandon@carreromortgage.com](mailto:brandon@carreromortgage.com)

or call [305-767-2627](tel:305-767-2627)

Thank you for entrusting me with your mortgage. Enclosed is a copy of your **Closing Disclosure** to make your 2020 tax filing easier. **Merry Christmas!**

May God bless you with a prosperous new year!

Cheers,

