

NOVA<sup>®</sup>  
HOME LOANS

# ALL IN ONE LOAN<sup>™</sup>

Top financial advisors agree:

## THIS PRODUCT CHANGES LIVES

People might think that a loan like this is going to be more difficult to get because it has these features that aren't on every other loan, but I was surprised at how quickly it went through underwriting, I was in contract to buy a house, closed right on time, had no issues.

—THOMAS H.

In my industry, like other industries, we don't get paid every two weeks. With this mortgage when I get paid a big chunk, I can pay it down, but if I go three to six months without getting paid I know that I'm not on the hook to pay a big payment each month.

—GLENN M.

I came out of a traditional loan, which most folks do when you find the features of the All In One Loan<sup>™</sup>. Going from a traditional loan to the All In One Loan<sup>™</sup> gives you so much more flexibility.

—KEVIN K.

## What your clients get from the All In One Loan<sup>™</sup>

Designed for the fiscally conscious borrower, it safely lowers their loan principal faster and helps them avoid a significant portion of interest typically charged over the life of the loan.

- ✓ **MORE FREEDOM** — Frees up income for other investments.
- ✓ **MORE FLEXIBILITY** — Access to home equity whenever it's needed.
- ✓ **MORE FORTITUDE** — Use residual income dollars to drive down loan principal faster.

## CONTACT US TODAY TO SEE HOW THE ALL IN ONE LOAN<sup>™</sup> WILL WORK FOR YOU.

The information contained here is educational only and does not represent a commitment to lend or extend credit. Other conditions and restrictions may apply. Contact your loan officer for more information.

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NOVAHomeLoans.com

NOVA<sup>®</sup> Financial & Investment Corporation, DBA NOVA<sup>®</sup> Home Loans NMLS 3087 / EQUAL HOUSING OPPORTUNITY / AZ BK 0902429 / Corporate Branch: 800.955.9125 - 6245 E. Broadway Blvd, Ste. #400; Tucson, AZ 85711. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act #4131230. Also licensed by the CA-DFPI under the CFL #6036566. Loans made or arranged pursuant to a California Financing Law License. Licensed by the Pennsylvania Department of Banking and Securities. NOVA<sup>®</sup> is licensed in multiple states, visit <http://nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/3087>

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# WHY WASTE YOUR GREATEST ASSET ON A MORTGAGE?

With the All In One Loan™, your money works harder

Mortgages are slow and inefficient financial instruments, consuming tens of thousands of valuable dollars in excessive interest payments over the term. The All In One Loan is designed differently and helps borrowers take back their financial independence.

## TRADITIONAL MORTGAGE

- **SLOW:** Americans tend to spend their entire working life paying for their mortgage.
- **INEFFICIENT:** The typical 30-year mortgage charges about 50% of the total interest in the first 10 years.
- **RIGID:** Mortgages don't allow borrowers to flexibly access home equity when needed, and payments cannot be altered without jeopardizing default.
- **EXPENSIVE:** Despite having access to low rates for years, mortgages still cost high amounts of interest over time; typically \$50-\$80 in interest for every \$100 borrowed in principal.

## ALL IN ONE LOAN™

- **FAST:** The typical client pays down their balance by more than 13% per year on average; 4 times faster than the standard mortgage.
- **EFFICIENT:** All money is applied directly to loan principal and never to interest, reducing the balance and interest costs dramatically.
- **FLEXIBLE:** Clients are able to access money they use to pay down their loan with, as well as their home's equity money up to a qualifying limit, without refinancing for up to 30 years.
- **REDUCED COSTS:** Lowering the balance faster means potentially saving tens of thousands of dollars in interest expense and decades from paying on a mortgage.

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