**[xxx] Dave and Suzanne – Continued (Email #4)**

Hey {name},

How’s your day going?

Yesterday something CRAZY happened.

You know… one of those things that you can’t stop thinking about no matter how hard you try?

I am still in shock, but might be ready to talk about it tomorrow… maybe. Remind me.

Anyhow…

I think we left Dave and Suzanne’s story unfinished so let’s return to it.

So, if you were in their shoes could you think of a smart thing to do (or to have done) to get yourself back on your feet?

Sounds like a bit of a sticky situation to get out of… right?

Well, here’s a sound plan:

**Step one…**

Save more (as per the last emails).

**Step two…**

Get solid credit improvement advice. Here a is a link that would set them straight ***{INSERT CREDIT REPAIR TOOL HERE}.***

**Step three…**

This is important: contact a “Mortgage Pro” and refinance the house with a good fixed rate mortgage.

And guess what? I have the best Mortgage Pro (That would be me, or one of my fellow personal finance superheroes ;) ) in town right here: ***{INSERT SCHEDULING TOOL HERE}.***

Hope you feel more enlightened about the process now…

So onwards and upwards.

I’ve got a great little tip that could save you more than **$1,000 INSTANTLY**, I literally can’t wait to reveal it…

…in tomorrow’s email.

But first, let’s talk about the mortgage numbers themselves. How much, exactly can you borrow?

There are various *“rules of thumb”* but they are not reliable and frankly, get outdated quite quickly.

But that’s ok, I have two great ways to get you on the right track.

First of all, you could try out our **Mortgage Rate Calculator** here: ***{INSERT CALCULATOR TOOL HERE}.***

Because I know how difficult it might sometimes be to find the right home. And how many times you can change your mind.

I have done it myself…

What if I increase my down payment… What if I extend the loan duration… What if?

\*\*\***Here’s a tip…** even a change of the type of property can change how much down payment etc. you need. So yeah… a single family home is different than a condo, but you already knew that, eh?\*\*\*

We all change our minds, it’s human, so if you need a ‘quick insight’, use our mortgage rate calculator and you should be sorted.

And secondly… **speak to a Mortgage Pro.**

We know what are doing, we understand where the market is at and what’s more important… we can tailor the solution to **you**.

So with all of your circumstances and desires considered…

I can advise you on the best path to choose, based on your needs.

Find the option that will get you in the right home at a rate and payment you can afford. Follow this link to get a free 1:1 consultation here: ***{INSERT CALCULATOR TOOL HERE}.***

Oh yeah… before I forget tomorrow I have a ***Midsummer****-Mortgage-****Murders*** story lined up for you… it’s thrilling and educational I hope ;)

All the best,

**{EMAIL SIGNATURE GOES HERE}**