**[xxx] Top 3 Wallet Destroying Mistakes 2 of 3 (Email #6)**

Hey {name},

Today’s email I’ll continue the **“The Top 3 Wallet-Destroying Mortgage-Mistakes”.**

Without further ado.

**2. Not Understanding Your Loan Options.**

This one is big. Even people who have a mortgage often do not understand how it works *exactly*.

Here’s a quick rundown of your key factors, which you might very well already know, or not…

To make this a little more fun I’ll sprinkle in a few money saving tips here and there. ;)

So first of all a mortgage is made up of 4 constituent parts…

The parts are: **Principal**, **Interest**, **Taxes**, and **Insurance** (or **PITI** for short). And each of them play a different role in this.

Well… a mortgage will also have a small of mountain of paperwork to get through but a Mortgage Pro will help you get through it in no time. I'd be happy to help, so if you'd like to take me up on that, schedule a time here ***{INSERT SCHEDULING TOOL HERE}.***

Ok so the two parts that you already know lots about are Principal and Interest.

They are the most discussed and often other details get overlooked.

I’ll cover interest in an upcoming email but for now what you have to know is that it is a very bad idea to go chasing after the lowest interest rates.

Why?

Well, because the people who lend you the money know that it is pretty much the only thing on a borrower’s mind (read YOU). It’s *clickbait*… or you could call it a *carrot*.

So if you’re *not* feeling like a donkey…

\*\*\***Here’s a tip:** Shopping around for the best mortgage rate is a huge mistake… Because even though the lender might tell you that their rate is low, they might make their amounts up in “hidden” charges.\*\*\*

You need a good, honest **lender** (which means understanding how they work on a **deep level**) instead.

How?

Just hit me up here ***{INSERT SCHEDULING TOOL HERE}.*** I know the lenders (and their terms and conditions, even the *fine* print) and will get you the **best deal.**

Moving on…

I have a great little “secret” tip that might save you a bunch of your hard earned dollars in tax, if done the right way.

But… it’s too important to try to squeeze in here. So yeah… I’ll do it tomorrow.

Remind me…

I’m gonna leave you here, you have plenty of food for thought.

As usual if you need a helping hand — someone who knows this game inside and out you can get in touch with me here: ***{INSERT SCHEDULING TOOL HERE}.***

Cheers,

**{EMAIL SIGNATURE GOES HERE}**