



***Listening to our customers  
has made us successful.***

As a leader in the mortgage industry, we aim to deliver excellence in every area. Using client feedback, we constantly strive to enhance our systems and technology in order to improve our efficiency and success ratio. Because market conditions are constantly in flux, we keep our fingers on the pulse of mortgage backed securities to ensure that you get the best interest rate possible. As a Freedom service partner, we bring our expertise to bear for you.

### ***Your Credit Score***

Credit challenges in the past? We can help get you back on track. Did you know that in some cases, improving your credit score by less than 10 points can save you thousands of dollars in interest over the life of your loan? Let us show you how! Call or schedule an appointment today.

### ***Credit Score Handbook***

Call for a credit score handbook to be mailed to you. This handbook will explain what your credit score means to you as a prospective home buyer.

**Mickey Walker**  
*Mortgage Loan Officer*  
Cornerstone Mortgage

Local: (919) 269-0201  
Toll Free: (866) 355-3992

mickey@mickeywalker.net  
[www.thecornerstonemortgage.com](http://www.thecornerstonemortgage.com)

Apply Online Anytime/24 Hours  
For A Home Loan

And visit  
[www.freedomfcu.com](http://www.freedomfcu.com)  
for more valuable financial service  
opportunities.



## **CORNERSTONE MORTGAGE CENTER**

308 North Arendell Avenue  
Zebulon, NC 27597

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Prepared Especially For Members of





## *In the Beginning . . .*

Cornerstone Mortgage knows what it takes to be a successful lender. Since the start of our operation, our determination to exceed your expectations and guarantee your satisfaction has made us what we are today. And our partnership with Freedom Federal Credit Union has made it possible to bring Cornerstone's service excellence to Freedom members.

### *Competition is Fierce*

We understand the mortgage loan business to be a fiercely competitive market. But we also believe that there is more to home financing than simply securing the lowest interest rate. Like Freedom, we believe in the value of service to you. That's why we ask a lot of questions and take the time to listen to your answers concerning your overall financial picture. We want to offer you the best mortgage option to achieve your financial goals, whether it's buying your first home, consolidating debt, or preparing for retirement.

## *Cornerstone and Freedom ... Your Trusted Advisors*

Funding your loan is just the beginning of our relationship with you. We want a lifetime partnership, not just a one-time deal. We will continue to monitor interest rates and let you know when opportunities arise to improve your current situation. In this way, your Freedom membership works for you. We will also stay in touch and continue to educate you so that we can be your ultimate resource for mortgage financing information—your Trusted Advisor—today, tomorrow, and beyond!

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*We believe that everyone  
deserves to own a home.  
We can help you get there.*

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### *A Loan Made Just for You*

Because mortgage loans are uniquely individual, we offer a wide range of residential programs tailored to your specific needs, including:

- Fixed Rate Mortgages
- Adjustable Rate Mortgages
- 100 % Financing
- First Time Homebuyers
- Stated Income/ Stated Asset Loans
- No Doc Loans
- 2nd Homes & Investment Property
- Non – Conforming Loans
- Rate & Term Refinance
- Cash Out Refinance
- Construction Loans

## *Home Sweet Home*

Freedom and Cornerstone believe you deserve your own home. We can help you get there. Choosing the right lender is a key element to managing your mortgage. As mortgage professionals, our objective is to help you select the loan most beneficial to you and your long-term goals. After that, we will help you manage that debt over time. Few lenders provide this type of ongoing, personalized service. Freedom's credit union service philosophy combines with Cornerstone's experience to make this possible.

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*We will help you save money  
every month while realizing  
the tax savings that come  
with home ownership.*

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### *Pre-Qualification*

One of the most valuable services we offer Freedom members is **Free Pre-Qualification**. This process only takes a few minutes and can save you thousands of dollars when you shop for a home as an approved buyer. We will prepare a letter for you to verify that you have been pre-qualified so you can negotiate with a seller as a cash customer.

