



Are you or your loved one looking for:-

- 1 Mortgage Loan or
- 2 Refinancing an existing property(ies) loan to a lower interest rate.

Do you know which Bank or Finance House can give you the best package, i.e. Loan Amount, Rate, Terms and Conditions, etc?

To find out the above you may have to spend substantial amount of time calling the banks or even visiting them personally and then doing the comparison and so on.

JCMS, an established mortgage advisory firm exists to give you unbiased advice to help you MAKE SENSE of your mortgages!

JCMS

- Multiple choices from all financial institutions
- 1 point of contact (you save time and it's hassle free)
- Simplify all the banking jargon and language to help you make sense of the loan
- Impartial unbiased advice
- We work for you but the financial institutions pay our fee

Direct thru Bank

- Banks and Financial Institutions are able to present only their own products to you
- You will need to go shopping to every single bank for their rates
- You will be confused with all the packages offered and swayed by the banks's aggressive advertising of the best rates
- "My package is always the Best"
- Interest Rates are the same regardless if they go thru JCMS

Did you know? You are over paying for your loan.

Interest rates today are as low as 1.50%. If your loan is anything above 2.50% then you are paying way too much!

Call JCMS now and we will schedule a NON OBLIGATORY meeting at your convenience.

With our 'Calculator' we will sit down with you and work out how much you can save if you refinanced your loan. Who knows, you may just be able to afford that much needed holiday with all the savings you get from a new package!

* Even if you are still in the contractual period, you will want to contact us as you never know what 'Miracles' we can perform.

** Everything is free and non obligatory. JCMS is compensated by the banks and not you.

For enquiries, please contact Jason at 9737 3431 or email to jason@jc-mortgage.com



1 Client (approaches for new purchase / refinance)



2



JCMS



5



4



Bank A



Bank B



Bank C

3



Bank D



- 1 Client approaches JCMS for assistance.
- 2 JCMS provides 1 on 1 loan analysis and assessment.
- 3 JCMS will collect the necessary documents from client and liaise with all the banks.
- 4 Once the loan offers are made, JCMS will contact the client and present the packages.
- 5 After the satisfied client signs the loan of choice, JCMS will be compensated by the respective bank.
- 6 As a partner of JCMS you are never alone. Even after the loan has been process, JCMS is more than happy to help with any related issues arising from the loan. We are just a phone call away.

JC Mortgage Solutions

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