



EDITION II VOLUME I
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In this issue...

Life Insurance Create an instant estate.
Health Insurance.... An affordable option for health coverage.
Home Mortgages ... Pre-qualify before you look for that house.



FARMERS



CREATE AN ESTATE

We all know that Life Insurance is for the loved ones we leave behind when we die. What better legacy can we leave than giving your family the gift of an Estate? Leaving behind financial security for your spouse, or children and grandchildren will give them a leg up on life; perhaps pay off that home, or get that college education that will provide income for generations to come.

You can create this legacy with Life Insurance. If you go to your banker and say "I'll give you \$1.00 a month, and even if I die after one payment give my family \$1,000.00." Do you think that would work? Well that's the way it works with Life Insurance. Imagine leaving an estate worth hundreds of thousands of dollars.

I'll help you determine how much Life Insurance you need, and put together a plan you can afford. Call for an appointment today, and create YOUR estate.



FARMERS



We have partnered with Time Insurance, part of Assurant Health, to provide low cost health insurance for our clients. These are health insurance plans with your budget in mind. We offer:

Lifetime benefits up to 6 Million Dollars
HSA (health savings plans)
Doctor office visits with low co-pays
Drug benefits
Dental and Vision discount card*

* Dental and Vision is a discount program, not an insurance product.

In addition to the regular health insurance plans, we also offer Short Term health insurance to fill in that gap when you are between jobs.

Call for a Free Quote Today.



Preapproval Services

Still house hunting? Then it's the perfect time to arrange your home financing. Understanding your mortgage options now gives you an advantage as you negotiate your home purchase.

You can get the mortgage expertise of Polar Mortgage through either of these two convenient services:

- A **preapproval** letter from Polar Mortgage is an agreement to lend you up to a specified amount to purchase your new home, subject to certain conditions. This makes you a **qualified buyer**, and tells real estate agents and home sellers that you are serious with your offer.
- A mortgage **prequalification** lets you know about how much you can borrow to buy your new home, based on basic financial data you provide.



MORTGAGE PREPARATION CHECKLIST

_____ FULL NAME, DATE OF BIRTH AND SOCIAL SECURITY NUMBER FOR EACH BORROWER.

_____ PRIOR TWO (2) BANK STATEMENTS

_____ LAST TWO (2) FEDERAL INCOME TAX FILINGS

_____ PRIOR TWO (2) PAYCHECK STUBS FOR EACH BORROWER (if employed)

_____ LIST OF OTHER ASSETS i.e.: retirement accts, stocks, cash value life ins.

_____ CURRENT HOUSING EXPENSES: mortgage payments, renter's payments, insurance, taxes, assoc. dues,

The above items will speed the preparation of your loan application *ALL PERSONAL AND PRIVATE INFORMATION IS CONFIDENTIAL AND WILL NOT BE SOLD OR OTHERWISE USED FOR ANY OTHER PURPOSE.



insurance

financial services

home mortgage