



Expert solutions for all types of credit and properties

I understand the complexities of the mortgage process and will be with you every step of the way!

- From excellent credit to recent bankruptcy's
- From single family to multi-family; mixed use properties; seasonal properties; homes on acreage; primary, second homes, investment properties
- Fixed rates, up to 45 year term
- ARMs, including the Option ARM
- Interest only available
- 100% financing
- Seller concessions and gifts of equity possible

Please call me at **802.999.8634** during business hours, or nights and weekends if that is easier for you, so we can discuss your specific requirements in detail.

And for all union members and their families, a **\$250.00** credit at closing **for all loans \$100,000.00 or greater!**

Thank you,

Sharon Bovaird
Select Mortgage Solutions
11 Pearl St., Suite 208
Essex Junction, Vt. 05482

802.999.8634
Sebvt01@yahoo.com