



LOANSENSE

Crush debt. Get Home.

Turn student loan payments into mortgage payments. Increase affordability by \$20,000-\$120,000 in a matter of 2-3 weeks.



Save Money Hassle-Free

LoanSense advisory platform matches you to federal programs to reduce your debt intelligently.

- ✓ Average savings is \$600/month, increased mortgage affordability ~\$100,000!
- ✓ To boot - we assist you file your student loan paperwork in 4 clicks



Increase how much home you can buy

Reducing your student debt lowers your debt to income ratio, putting you in a better position for a mortgage including:

- ✓ Increased eligibility and amount you can borrow for a home
- ✓ A lower monthly payment for your student loan
- ✓ Better interest rates



Planning tools for the long term

Use our tools to confidently know:

- ✓ How much more house you can afford to buy
- ✓ You can file your student loan paperwork in 7 minutes
- ✓ How student loans affect income taxes, if you are married
- ✓ How to lower debt-to-income to get to closing



Expert support along your payoff journey

Our student loan experts will give you the information you deserve to reduce your debt, your stress and get you on the track to home, regardless of your situation:

- ✓ Been turned down for a mortgage
- ✓ Confused how to qualify with student loans (or other consumer debt)
- ✓ Wages are garnished or not in good student loan standing
- ✓ Have too much debt. Period.

Click "start savings" at

 www.myloansense.com

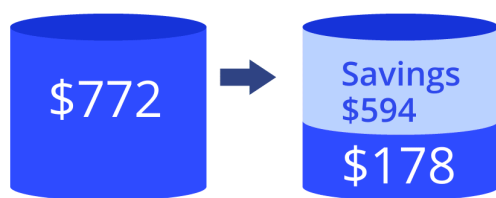


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Success Stories**

Balancing student loans, childcare and home buying goals

"I cannot afford a monthly student loan payment of \$772. I had made payments from 2008-2014 and didn't even touch the principal of my loans. I had to take out additional loans because my husband is a teacher and have two young children in daycare. We are looking to sell our house and buy a bigger one this spring. I need help--sometimes I have to decide do I pay my student loans or daycare this month!"



Lower student loan payments by **\$594**

- ☑ Understand why Freddie Conventional is better than FHA based on student loan plan.
- ☑ Receive information on how filing income taxes separately to lower payments down further to \$178.

Results: LoanSense helped Samantha and John know when and how to qualify for an \$82,000 larger home loan.

Student loans in wage garnishment and can't close on a mortgage

"My wages are being garnished and so are my husbands to pay our student loans. My loan officer said we can't get a mortgage with our student loan in their current status. What do we do? I need to reduce my balance and a lower payment plan is needed when applying for a mortgage. She said you guys can help!"

- ☑ LoanSense experts advised Gloria and Jay on methods to **get student loans out of wage garnishment** into good standing and into an **affordable plan of \$286 per month**.
- ☑ LoanSense assisted in the paperwork filing process to **lower the debt to income ratio by nearly \$618** and qualify for the FHA mortgage loan program.
- ☑ They learned how **saving for retirement reduces their student loan payments** and how LoanSense can support, so they **don't get their wages garnished again**.

Results: Gloria and Jay left with a clear plan and LoanSense included their loan officer in the process to close on their **\$228,000 dream home**.

Disclaimer LoanSense advisors are not tax professionals - our analysis is for educational purposes only.*