



MORTGAGES AND HOME LOANS

CIA Financial Group provides our clients with access to mortgages and loans that can be used to purchase a primary home, second home or investment property. We also proudly offer refinancing programs for these properties and combination loans can be used to provide solutions for specific client needs.

CIA Financial Group offers the following Mortgage and Specialty Programs...

First Mortgage Loans

- Fixed Rate
- Adjustable Rate
- Interest Only
- Deferred Interest

Second Mortgage Loans

- Home Equity Lines
- Fixed Rate Term
- Combination Piggy Back

Specialty Programs

- Bridge Loans
- Construction Loans
- No-Income Verifier Loans
- No-Income/No Asset Loans
- No Ratio Loans
- Stated Loans
- Lot Loans

Why can you trust CIA Financial Group to provide you with the best possible Mortgage or Refinancing Program?

- CIA Financial Group is qualified to assess your needs and tailor a mortgage strategy specifically for you.
- We bring the experience and perspective of our various divisions into account when recommending a Mortgage or Refinancing Program.
- Our ability to tap additional resources allows us to consider various factors other mortgage brokers cannot.
- CIA Financial Group brings a broad array of representative banks and mortgage companies to the table, which enables us to break the confines of a single source lender.

For over 30 years, CIA Financial Group in Shelby Township, MI, has been providing individuals, families, business owners, and corporate executives throughout Michigan with professional service and a range of financial services very few firms can offer. With a wide range of services, CIA Financial Group is *Your Source for Comprehensive Financial Services.*

To discuss your Mortgage and Refinancing needs today, please call us toll free at 1-888-226-7730 or visit us online at www.ciafg.com.

