



## **Simple Strategy For Complex Situation Help Clients Get New Home**

Peggy and Dan were longtime clients living in the city, who needed more space for their daughter and grandchild who lived with them. They wanted to move to the suburbs to be closer to family and friends, and to have a home with more space and an open floor plan to accommodate their current family size.

Peggy and Dan were excited about the idea of a better home, but they had one big problem: They had plenty of equity in their home, but didn't have a lot in liquid savings.

They thought they would have to sell their home first before buying a new home, and with so few homes on the market they were frightened by the thought of not having a home for their family. The complexity of the situation and options left them feeling a bit dejected.

Peggy and Dan had worked with our team previously, and knew they could call for guidance. After speaking with Rachel we found a creative way to safely and temporarily utilize a retirement account for down payment. This allowed them to look for a new home with confidence, and make a competitive offer on their ideal home prior to selling their existing home.

Peggy has this to say shortly after closing:

*"Rachel and the rest of The McRae Mortgage Team are just wonderful and so efficient to work with. They have the process down to a science and never miss a beat with any of the challenging details of the mortgage process. Their creativity enabled us to buy a new house before selling our current one so we didn't have to move twice. We love working with them!"*

## **Helping You Get the Mortgage You Deserve**

Do you or someone you know need help navigating the home financing process? It could be someone like Peggy and Dan that are looking to buy a new home, or a friend looking to refinance an existing home.

Please feel free to give us a call at 314.220.2233 or email us at [everyone@briankmcrae.com](mailto:everyone@briankmcrae.com) with the name and phone number of the person you have in mind, and we promise to provide the intentional service they deserve.