

Why Rent?

Let The Barnett Team at W.J. Bradley show you how easy it is to own a home.

With as little as 3.5% down payment, almost everyone can become a homeowner, even if your credit is less than perfect. Listed below are some typical examples of home purchases in this area. If what you see interests you or if you have any questions about buying a home please call today.

Purchase Price	\$80,000	Purchase Price	\$120,000
Down Payment	2,800	Down Payment	4,200
Monthly Payment	488	Monthly Payment	732
Property Taxes and Insurance	207	Property Taxes and Insurance	248
Total Monthly Payment	\$695	Total Monthly Payment	\$980
Purchase Price	\$160,000	Purchase Price	\$200,000
Down Payment	5,600	Down Payment	7,000
Monthly Payment	976	Monthly Payment	1220
Property Taxes and Insurance	290	Property Taxes and Insurance	331
Total Monthly Payment	\$1,266	Total Monthly Payment	\$1,551

The above scenarios are based on a rate of 6.5% over 30 years.

The Barnett Team

If you are thinking about buying a home call today for your mortgage pre-approval. Owning a home is easier than you think.

Managing Your Mortgage...Mastering Your Life.

Jim Barnett, CMPS®
Certified Mortgage Planning Specialist
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BKBR# 0115165

WHEN YOU TEAM UP WITH JIM, EVERYONE WINS!

Jim's not your regular mortgage consultant. His level of service is second to none. He's worked with many real estate agents in the community to get timely, tailored financing for their clients. Here's how everyone wins when you team up with Jim...

The Client

To Jim Barnett, saying "Managing Your Mortgage...Mastering Your Life" is more than just talk. Jim has spent the last decade creating systems and a team to quickly and efficiently serve the needs of thousands of homeowners. Here's what satisfied clients have to say:

"Jim Barnett has been working with my clients for many years. He has always proven himself as a professional. I have been in the real estate business for more than 10 years, and feel comfortable knowing he is just a phone call away. Jim has come through on every occasion and is backed by an efficient staff."

Danielle Dror, Realtor

"After my divorce, Jim helped me through getting my new place. I feel comfortable and relaxed working with him because he's so knowledgeable. His style is such that I find it easy to talk to him — Jim cares about what he is doing. Early on, I talked to other mortgage people, and I realized Jim asked many more questions and delivered much more helpful information. Why ever change a great thing?"

Kathleen Hauser, Executive Secretary

"This loan is my third working with Jim — a mortgage, then two refinances. I've referred a least a dozen co-workers, family and friends to him, and that says a lot. I think the world of Jim — his advice and insight is excellent. At our last closing, even our attorney complimented Jim, saying he had never dealt with a more professional organized staff and wanted to refer his other clients to Jim as well."

Paul Brower, Treasury Manager

"Jim's wonderful — completely and totally professional. Once you turn the ball over to him, things get taken care of. I had to do absolutely nothing — he took care of it all — even the photocopies! If Jim says he'll get something done, it gets done."

Karen Trevino, Claims Manager

"I'm in the customer service business, so I deal with people all the time. Jim has terrific people skills. He takes a personal interest and never rushes you through anything. He is extremely professional and knowledgeable — he knows the answer, or knows where to find it, and is always prompt in getting back to you. He's also great at keeping his customers informed — you always know from day to day the exact status of your loan and what to expect next."

Debbie Smith, Insurance Co. Owner

"I'm a real estate investor, and I worked with Jim to buy an investment property. He came up with strategy that saved me a substantial amount of money. Being in business myself, I always used to shop around. I liked Jim's personality — he's straightforward, very no-nonsense. I didn't have time to jump through hoops, and he kept the paperwork to a minimum."

Garrett Hill, Contractor

"We were referred to Jim by my in-laws, who have worked with him for years. I was so impressed by him I knew there was no need to shop around. So many people talk about what a nightmare their mortgage was, not us! Jim's so knowledgeable, he's more like a financial advisor, helping you do or afford things you never dreamed were possible."

Brooke Swails, Marketing Consultant



Jim has always had a heightened focus on his family. His support team and streamlined passion systems they have developed have allowed him to balance his time and attention between work and family.

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You Win

Jim understands how important every client is. A loan that doesn't go through in the last minute can have negative repercussions that can impact you for years. Jim has far more control over the process than an average mortgage agent. When you work with Jim, you don't have to worry about unexpected delays or problems. And that's a commitment to excellence that you can take to the bank!

The Community Wins

Jim has always been passionate about giving back to the community. From the American Cancer Society to local police departments to The Real Gift Foundation and the Jennabears Foundation, Jim has been active in promoting charitable causes. Jim donates a portion of his proceeds from each closed mortgage transaction to charity.