



YOUR HOME LOAN SPECIALIST

TIME FOR CHANGE !
TERM ↔ RATE ↔ PAYMENT

Refinance Your Home !!

- Lower Monthly Payment
- Wholesale Interest Rates
- Eliminate PMI
- Convert ARM into FIXED
- Cash Out Up to \$250,000
- Consolidate Payments
- FHA, VA Streamlines Loans
- ALL Credit Welcome
- FREE CONSULTANTION!

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Mortgage Consultant
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Purchase Your Home

- Zero Down Payment Loans
- Low Payment Programs
- No Closing Cost Loans
- Investment Properties
- New Construction
- Cabins/2nd Home Loans
- FHA, VA and USDA Loans
- All Credit Welcome
- Free Pre-Approvals
- FREE CONSULTATION!



WEDDINGS 🎵 DANCES 🎵 PARTIES 🎵 ANNIVERSARIES 🎵 SPECIAL EVENTS

A professional DJ service based in Big Lake covering the West Metro and St Cloud area.

SpinningSound is a mobile DJ service for events such as weddings, birthdays, anniversaries, Christmas parties, product launches, corporate functions and much more. With a music selection covering all the great hits from the past 50 years I can cater for all music tastes.

www.SpinningSound.com
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