If you are a Home Owner and your mortgage interest rate is over 5%, it's time to change it. Vanguard Funding LLC offers you mortgage loans with fixed or adjustable rates. We can find the best mortgage to satisfy your needs and situation. We can also include most costs into the refinance, so that you pay no or very little out-of-pocket fees.

If you're not a homeowner, you should start looking to purchase, since rates are still LOW and home prices have fallen in the last few years. Now is the time to stop making your landlord rich by paying rent. Invest in your future. Own a home and stop renting.

If you're a homeowner at least 62 years old, we offer reverse mortgage that can provide extra funds to reduce overall financial burden. Imagine living in your home without making another monthly mortgage payment*; or having extra funds to enjoy life without financial worry. Your home remains yours with a reverse mortgage. (*property taxes and home owners insurance still apply)

Why choose Vanguard Funding LLC?
Our commitment to treating our customers in an ethical manner with dignity and respect is one reason that we've grown and prospered.
• We are not brokers – We are direct lenders
We look forward to showing you why our customers as well as the banking industry hold us in such high regard. For your customized quote and consultation call me 516-824-3292 or email your request: tkruszewski@vanguardfunding.net

Sincerely,
Tomasz (Tom) Kruszewski
Licensed Mortgage Loan Originator
NMLS ID# 1068338

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