**How To Talk With Your Aging Parents About Finances, Their Care & A Better Future**

**Welcome to Real Estate Mortgage Shoppe! In today’s episode, we have Mary Lou Nowak of Mid-South Home Helpers to point out signs that you need to talk with your parents about their goals and future needs in the home or with a health care plan. Shelly Baur, author of the book Integrity-Based Communications, will give you some good guidelines to use to help make the conversation gentle but effective. I will cover some of the most important areas of the finances that you need to know about your parents.**

**Subscribe to receive Real Estate Mortgage Shoppe podcasts. Let us know what you want to hear and what aspect of real estate is important to you. Let’s stay connected!** [www.JoGarner.com](http://www.jogarner.com) **(901) 482-0354** [jo@jogarner.com](mailto:jo@jogarner.com)

**To Your Success,**

**Jo Garner, Mortgage Loan Officer**

**Talk Show Host for Real Estate Mortgage Shoppe**

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Good morning, Memphis! Welcome to our internet listeners and podcast listeners across the 50 states! You’re on Real Estate Mortgage Shoppe. I’m your host, Jo Garner, Mortgage Loan Officer. You can connect with me at [www.JoGarner.com](http://www.jogarner.com). Our general topic today February 18th, 2017 is **“How To Talk With Your Aging Parents About Finances, Their Care & A Better Future.”** Tell us *your* story. We have the experts in the studio to listen and share some insights on this all-important topic. You can call us while we are live in the studio at **(901) 535-9732.**

**Finances, Care & Communication**

Today we have Mary Lou Nowak of Mid-South Home Helpers to point out signs that you need to talk with your parents about their goals and future needs in the home or with a health care plan. Shelly Baur, author of the book Integrity-Based Communications, will give you some good guidelines to use to help make the conversation gentle but effective. I will cover some of the most important areas of the finances that you need to know about your parents.

**Mary Lou Nowak, Mid-South Home Helpers**

Mary Lou Nowak owner of Mid-South Home Helpers is back in the studio with us. Mary Lou has been working with seniors and their families as owner of Home Helpers. She became an expert in expediting long term care insurance policies saving families thousands. Tell our listeners a little more about yourself and what Mid-South Home Helpers can do to help your clients. **(Mary Lou has about 45 seconds to intro herself and her company)**

**Shelley Baur, Author of Integrity-Based Communications**

We have the expert on communication, Shelley Baur author of the book Integrity-Based Communications. Shelley is also an active speaker, trainer, and leadership coach. Shelley is passionate about building people for life and leadership. Welcome back in the studio, Shelley Baur. **(Shelley has about 45 seconds to introduce herself and what she does and whatever she would like to promote.)**

**Mortgage Market News**

(Jo) For those of you waiting to hear about the mortgage market this week. I can sum it up like this –earlier in the week the price on mortgage rates went up every day. Yesterday the price on mortgage rages settled back down to where they were Friday. Just like deja’ vu. 4.125% to 4.25% on the conventional 30 years and mid to low 3’s on the 15 years loans.

**Jo Garner, Mortgage Loan Officer**

**(Jo)** As a mortgage officer over the last 25 + years, I have worked with so many families who are asking the question we hope to answer today on Real Estate Mortgage Shoppe, about how to lovingly and respectfully step up to help those who once helped us—our parents or other older loved ones. This topic hits home personally with me also. My family and I are very involved with my mother’s care at the moment. We were able to meet with her and her advisors and now we are working her plan. Just like we say on Real Estate Mortgage Shoppe, “MAKE YOUR PLAN. LET’S YOU’RE YOUR PLAN. IF THE DEAL WORKS FOR YOU TODAY, LET’S DO IT TODAY.”

**(Mary Lou or Shelley makes comments here)**

**Graceful Transition of Financial Tasks**

**(Jo)** From our personal experience with our family situation, our first priority was to treat my mother with greatest respect that she so very much deserved. A few years ago, after getting my own personal finances organized, I sat down with Mother at the dining room table where she was paying her bills. I asked, “ Mother, how does your bill-paying and record keeping system work?”

At the supper table, my sister and I asked her about her goals and what she wanted for her end-of-life care one day. Mother still kept control of her finances right up until the day she encountered a medical emergency and could not do it. But she watched over my shoulder for the longest while *I* did it. Here are a few things I have learned over the last few years from caring for my own Mother, but also from her advisors and other families.

1. Treat your family member with respect. There is a built-in attitude of secrecy for most people when it comes to their finances. Part of what drives their need for secrecy is their fear of losing control. It may by a gradual process of earning the trust of that family member.
2. Seek out advice from your family member’s trusted financial advisors. Consider including the family member in the meetings. Consider your family member’s goals, dreams and fears in the decisions you make with them regarding their finances.

Get legal advice from a licensed attorney on getting a will or a living trust or an irrevocable trust set up. Whatever you do, seek professional advice for getting the estate planning in place. Get a durable power of attorney so that if something happened and your parent or aging family member could not make decisions, you would be able to carry out the business for them. If no one can take care of their business when they are unable to do so, their credit could be ruined and they might have to pay court fees to have their affairs assigned to a guardian.

1. Organize the bill-paying, the location of important documents, and the health care paperwork. Keep a physical copy and an electronic copy that can be transferred to an appointed financial advisor or a trusted family member. Keep an organized record of every transaction for tax purposes and for warding off suspicions and other nasty family conflicts down the road.

But the handling the finances is only one part of caring for a loved one. Mary Lou, you work with families every day who need to begin honoring their parents and helping them with daily life. What are the signs that a family member requires some assistance? **(Mary Lou launches until the 9:15 break)**

**<2nd segment after 9:15 break: O*ur Look Back Memphis Trivia Contest is brought to you by notable Memphis historian, Jimmy Ogle. Jimmy Ogle offers free historic walking tours downtown in the spring and fall. For information about Jimmy Ogle, go to*** [***www.JimmyOgle.com***](http://www.jimmyogle.com) ***. The Look Back Memphis Trivia Contest is sponsored by John and Jennifer Lawhon of Lawhon Landscape (901) 754-7474 the Lawhon’s can help you plan your landscaping if you have a BIG, BIG project or a smaller project . The Lawhons are giving away a $25 gift card to the first person with the correct trivia answer. If you know the answer to our trivia question, call us at 901 535 WREC 901 535-9732.***

# Garner # 101 02/11/17

**Trivia Question: I am named after one of the most creative Americans in history. Who am I?**

**Hint:** I travelled around the country quite a bit and worked in Memphis shortly after the Civil War ended.

**Hint:** Memphis named a park in my honor on the edge of Downtown, along the Gayoso Bayou.

**Hint:** While living in Memphis I was the bat boy for the local amateur baseball team and invented a contraption that electrocuted cockroaches!

**Final Hint:**  I worked for the Military Telegraph Company on the north side of Court Square and a Tennessee Historical Commission historical marker about my time in Memphis is placed at the site.

**Answer: The Edison Apartments. Thomas Alva Edison** (February 11, 1847 – October 18, 1931) was an American inventor and businessman, who has been described as America's greatest inventor. He developed many devices that greatly influenced life around the world, including the [phonograph](https://en.wikipedia.org/wiki/Phonograph), the [motion picture camera](https://en.wikipedia.org/wiki/Movie_camera), and the long-lasting, practical electric [light bulb](https://en.wikipedia.org/wiki/Incandescent_light_bulb). Dubbed "The Wizard of Menlo Park", he was one of the first inventors to apply the principles of [mass production](https://en.wikipedia.org/wiki/Mass_production) and large-scale teamwork to the process of invention, and because of that, he is often credited with the creation of the first industrial [research laboratory](https://en.wikipedia.org/wiki/Research_laboratory).

Edison was a [prolific inventor](https://en.wikipedia.org/wiki/List_of_prolific_inventors), holding 1,093 [US patents in his name](https://en.wikipedia.org/wiki/List_of_Edison_patents), as well as many patents in the United Kingdom, France, and Germany. More significant than the number of Edison's patents was the widespread impact of his inventions: [electric light](https://en.wikipedia.org/wiki/Electric_light) and power [utilities](https://en.wikipedia.org/wiki/Utilities), [sound recording](https://en.wikipedia.org/wiki/Sound_recording), and [motion pictures](https://en.wikipedia.org/wiki/Motion_pictures) all established major new industries worldwide. Edison's inventions contributed to [mass communication](https://en.wikipedia.org/wiki/Mass_communication) and, in particular, telecommunications. These included a [stock ticker](https://en.wikipedia.org/wiki/Stock_ticker), a [mechanical vote recorder](https://en.wikipedia.org/wiki/Voting_machine), a [battery](https://en.wikipedia.org/wiki/Battery_(electricity)) for an [electric car](https://en.wikipedia.org/wiki/Electric_car), electrical power, recorded music and [motion pictures](https://en.wikipedia.org/wiki/Motion_picture).

In 1865-66, he lived at 372 Court Avenue on the east side of the Gayoso Bayou, and later on the west side, a park was given his – Edison Park. When Wellington, Charleston and Lauderdale all were merged in the 1960s to become Danny Thomas Boulevard, some of Edison Park became a sloped embankment and the remained with an apartment complex built on the remainder of the land, known today as The Edison Apartments!

**Jimmy Ogle** gives free outdoor walking tours on the sidewalks and parks in Downtown Memphis during the Winter and Spring of each year, with the next being the Judge D’Army Bailey County Courthouse Tour (indoors): one Thursday each month at 12:00 noon – the ***next*** being Thursday, February 16. Go to **jimmyogle.com** for more information.

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**QUESTIONS ANSWERED BY MARY LOU NOWAK:**

|  |
| --- |
| 1. **What are some signs that give you a hint that your aging parents are in a place where they need assistance with their finances and with their daily lives?** 2. Some of the signs that your parent needs your help can be exhibited when they let bills and unopened mail stack up. 3. Eating habits can be a telltale sign that your parent needs some assistance with daily living. Evidence that they are not eating or not preparing nutritious meals means that someone needs to come in and help in the area of food preparation. 4. Unstable movements can mean they are at risk of falling. To avoid injury, the answer may mean having a walker or cane or wheelchair. It may mean having a sitter to help them do tasks around the house that require mobility. If your loved one is walking with their arms up from the side and stretched out a little, this indicates they are subconsciously anticipating a fall. 5. When your loved one is not washing or changing their clothes. 6. **How do you advise family members to carry out conversations about transitioning the loved one to a place where they are getting more assistance?** 7. Don’t get caught up in emotion. Take a deep breath, soften the muscles around your throat and go into the conversation rooted in your heart. Don’t get caught up in persuasion. Really listen to the wants and needs of your aging loved one. Ask questions that will get at what your parents really want. Remember to come into the conversation with the focus on determining what is important to your loved one—their hopes, dreams, plans and fears. 8. **Mary Lou relates story of a happy client who went through the transition with a client from living in their home to an independent** 9. **Mary Lou helps with these conversations with her clients.** How is what you are saying making me feel? Try not to drive toward a certain outcome. Listen. 10. Mary Lou’s suggestions: Help Mom/Dad understand that you are an advocate, not there to control or take away their freedom.  To adult child, “How do you wish it could be?”  * Choosing a loving way for a loving outcome (includes siblings, other caregivers) – before and after outcomes * Open-ended questions: How do you feel...What has changed... vs "I need you to...You're not going to be able to..." * Willingness to put Mom/Dads' feelings first * Talking over sibling, spouse creates agitation |

Mary Lou’s 2-10 additions: Daughter wanted to convince father what he needed, went round in circles. He didn’t want to be bathed by someone else.  Didn’t want to NEED help…but may accept help when offered.

Son checked out mother: “Didn’t have time to go see her” because she wouldn’t agree with him, causing friction.

Independent living – check on her every day. As talking about what she needed, Mom kept quietly defending herself.

May I tell you what I see? (to adult child)

Mom “I don’t need anyone to help me” – Daughter “Mom, you’ve just eaten bread & butter because you didn’t want to walk.”

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**QUESTIONS ANSWERED BY SHELLEY BAUR:**

1. **What is one, good rule of thumb when we begin the difficult conversations:**
2. Open- ended questions that encourage your loved one to share what they want and what concerns them. Point the conversation toward the positive and use what your loved one communicates to you to make positive efforts to improve their situation.
3. The way we communicate is the way we live our lives. When you ask the open-ended questions of our parents about we coax them in how it shows up in behavior.
4. Be self aware. If you are not in touch with yourself and what is important to you, it is difficult to be in touch with your loved ones. Shelley talks about her “Living On Purpose” seminar coming up Sunday 1pm to 5pm March 18, 2017. Contact Shelley at [www.ShelleyBaur.com](http://www.shelleybaur.com) and (901) 340-7517.
5. Learn to live a balanced live. Be self-aware in 9 different life domains.
6. Shelley shares personal story of when her mother moved from out of state and Shelley became directly and regularly involved with her care.
7. Other notes from Shelley Baur\_\_ "Conversations About Life" is the working theme. In our lifetime, most of us will watch our parents age and their health decline.

What is your approach? My Parents' Daughter, while mine is beginning with the end in mind, "Looking back, with no regrets." In any case, we agree that we want to avoid "teaching" and allowing listeners to resonate with our heart-to-heart stories about our aging parents. Though situations may be challenging, difficult, and even critical, we can phrase our conversations so that dignity and grace prevail, setting us the path to love, regardless of circumstances.Giving people time, space, acknowledging that change is never easy.

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**QUESTIONS ANSWERED BY JO GARNER:**

* 1. **What are some common real estate financing program you use when working with an aging family members?**

1. The one mortgage program that comes to mind often is the Reverse Mortgage for homeowners or home buyers over 62 years of age. The homeowners does not make payments on the reverse mortgage. The bank can pay them a lump sum of money depending on how much equity they have build up in their home. Or the homeowner can receive payments from the bank each month. Or they can get a combination of lump sum money and get a monthly income. In many cases the homeowner uses the Reverse Mortgage like an equity line of credit. The Reverse Mortgage has some protections for homeowners that have been added in the last few years.

There are advantages and disadvantages using the Reverse Mortgage. The disadvantage is that it eats up a good chunk of the equity in the house for lender’s costs. If you do not have a lot of equity built up in your home or you have other options for achieving your financial goals, the Reverse Mortgage may not be for you.

If you are sitting on a paid-for house but have no other investments to help you achieve your financial needs, then the Reverse Mortgage may be for you.

Give me a call and we can talk about your specific scenario after the show.

1. At some point in a person’s life they discover they need to restructure their mortgage financing. For example, now that they are retired with a lesser income, it may be more comfortable to go back to a lower mortgage payment on a 30 year term rather than the higher payment on the 15 year plan. Some of my clients need to refinance their home and combine the variable interest ratesecond mortgage home equity line of credit so that the entire house note is protected on a fixed mortgage rate instead of a rate that could take the payment higher and higher with no safety caps. Call me and we can talk about YOUR situation. **But you have to talk with me personally so I can work with you. You can connect with me at** [www.JoGarner.com](http://www.jogarner.com) **or call me directly at (901) 482-0354. MAKE YOUR PLAN. LET’S WORK YOUR PLAN. IF THE DEAL WORKS FOR YOU TODAY, DO IT TODAY!**

REAL ESTATE TIP OF THE WEEK (Mary Lou shares a tip about being observant to see challenges or upcoming challenges your loved one could encounter. The example was with her own parents. The location of the washer and dryer was causing her parents to climb stairs which could eventually not be possible. Time to plan ahead.

Shelley shared one of the six principles from her book Integrity-Based Communications. The principle that absolutely applies to our topic today is this one—Tell Your Truth Quicker Faster ( in a loving, respectful way)

ANNOUNCEMENTS:

Talk Shoppe offers free networking & education to anyone interested in real estate or in business. Talk Shoppe meets every Wednesday 9A-10A CT at Nova Copy Conference Center in Cordova, TN. This Wednesday **February 22, 2017.** Talk Shoppe presents: “The Mastermind Principle: based on the book Think and Grow Rich by Napoleon Hill” For more information about Talk Shoppe, go to [www.TalkShoppe.com](http://www.talkshoppe.com)

Talk Shoppe events are free thanks to sponsors/advertisers/supporters like Peggy Lau, Independent Representative of World Ventures. Immerse yourself in a one-of-a-kind travel community. Earn free first-class, unique vacations. You can find Peggy at Talk Shoppe. You can also call her at (901) 289-0747.

Thank you to Jana Cardona, Executive Director of Business Network International BNI in West Tennessee and North Mississippi. Drive referrals to your business. Check out BNI at [www.bnimidsouth.com](http://www.bnimidsouth.com)

2. The Redeemers Group Love Well 5k & Festival is on Saturday, March 4th at 8:30 am to benefit the Boys & Girls Club of Greater Memphis. Run, walk, volunteer, donate, fundraise, or be a vendor. Go to lovewell5k.com.

1. Mary Lou invited everyone to join her at the Professional Network On Aging. Tues February 21st 2017 Contact Mary Lou at (901) 414-9696.
2. Shelley Baur announced her Living On Purpose Seminar coming up on Sunday March 18th, 2017. To find out more, contact Shelley at (901) 340-7517 [www.ShelleyBaur.com](http://www.shelleybaur.com)

4. FOR THIS PODCAST OF REAL ESTATE MORTGAGE SHOPPE AND MORE, GO TO JOGARNER.COM

5. Real Estate Mortgage Shoppe reminds you that IF THE DEAL WORKS FOR YOU TODAY, DO IT TODAY.

6. Special thanks to Blake Tudor or V2 Media Memphis for videoing the show in the studio today. [www.V2Memphis.com](http://www.v2memphis.com) Video Web Design Mobile Advertising



***SPECIAL NOTE: REAL ESTATE MORTGAGE SHOPPE RECOMMENDS THAT YOU CONSULT WITH A FINANCIAL, LEGAL OR OTHER CERTIFIED, LICENSED PROFESSIONAL BEFORE ACTING OR INVESTING ON ANYTHING YOU HEAR OR SEE FROM THE CONTENT ON THIS SHOW OR BLOG POSTS. THE INFORMATION WE SHARE ON REAL ESTATE MORTGAGE SHOPPE IS GENERAL IN NATURE MEANT FOR GENERAL EDUCATIONAL PURPOSES ONLY.***

**QUOTE CORNER: “The most important thing in communication is to hear what is not being said.” Peter Drucker**

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**REJOINERS:**

1. **Lee Ann Foster and Dr. Dale Foster** [www.MemphisNeurofeedback.com](http://www.memphisneurofeedback.com) **(901) 624-0100 Dr. Dale Foster and Lee Ann use the latest non-prescription drug, scientific methods to train the brain to overcome anxiety, depression, ADHD, Brain injury, Pain, Memory Struggles.**
2. **Frank Guido,** Frank Guido Construction located in Lake Geneva Wisconsin. **call 262-767-1942** Frank Guido Construction (FGC) has been building luxury homes for over 30 years. These homes and renovations can be found in the prestigious North Shore neighborhoods as well as among the Lake Resort Homes on Geneva Lake in Wisconsin. Our familiarity with communities such as Lake Forest, Highland Park, Lake Bluff, Bull Valley, and Lake Geneva, give an edge in navigating the requirements of upscale communities to facilitate a harmonious building experience.
3. **Don Hutson,** national speaker, author of best-selling books like The One Minute Entrepreneur and The One Minute Negotiator. Memphis, TN [www.DonHutson.com](http://www.donhutson.com)

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Transitional Music: “We Don’t Talk Anymore”  by Charlie Puth; “You Know What I Mean” by Lee Michaels; Ed Sheeran “Thinking Out Loud” “Memphis” by Johnny Rivers for the Look Back Memphis Trivia Contest

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**ABOUT SHELLY BAUR, AUTHOR, SPEAKER, TRAINER**

[WWW.SHELLEYBAUR.COM](http://www.shelleybaur.com)



Shelley passion is:

*“… work with people who want to communicate more*

*confidently … and engage more effectively … as business leaders and entrepreneurs.”*

Following a career that ranged from field sales to Vice President-Communications in corporate America, Shelley wrote the book, **Integrity-Based Communications** *Using truth to get what you* ***really*** *want*. She continues to teach the six principles that transform people and build high-trust relationships.

Shelley is a

* Graduate of the University of Memphis (BA, psychology)
* Past president of the National Association of Women Business Owners (NAWBO) in Memphis
* Leadership Memphis graduate and “Distinguished Alumna”
* Mentor in MILE for high potential leaders at the University of Memphis Fogelman Business College
* “Fifty Women Who make a Difference,” **Memphis Woman Magazine**
* Athena Award recipient as a role model for mentoring and community leadership
* IRIS Award winner for encouraging women entrepreneurs

Active as a speaker, trainer, and leadership coach, Shelley is passionate about building people for life and leadership. Her foundation is the leadership model explored in her newest book, **Integrity-Based Communications** *Using Truth to Build High-Trust Relationships*.

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**ABOUT MARY LOU NOWAK, HOME HELPERS**



Mary Lou Nowak is a professional who began client care at a 500 bed community hospital in 2001 and since, while working with seniors and their families as owner of Home Helpers became an expert in expediting long term care insurance policies saving families thousands.

Home Helpers - (901) 414-9696 [www.homehelperscare.com](http://www.homehelperscare.com)

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**ABOUT JO GARNER-MORTGAGE LOAN OFFICER:**



[www.JoGarner.com](http://www.jogarner.com) **(901) 482 0354** [jo@jogarner.com](mailto:jo@jogarner.com) **twitter @jogarner**

**Jo describes her job description: “**As a mortgage loan officer, my job is to give my client the benefits they want from their financing terms-- listening to my client and determine what’s of the most value to THEM-- What is their comfort level on a house payment, how much are they comfortable paying down, what type of financing do they need to get the house they want to buy or refinance. Different clients have different priorities in life—some are buying their first home with very little down payment funds. Some are recovering from medical challenges, divorces or preparing to send children to college and some are embarking on a long term goal of buying properties to build rental income. Whatever their personal priorities are, my job is to put together a mortgage with comfortable terms that will help them achieve their goals.”

Jo Garner is a mortgage officer with extensive knowledge in tailoring mortgages to her customers who are refinancing or purchasing homes all over the country. She offers conventional, FHA, VA or other loan programs for refinancing and purchases.

Jo can help you look at rent vs buy, when it makes sense to refinance, how to get the best deal on your home purchase financing.

Jo Garner has been in the real estate/financing business for over 20 years.  She got her start in Portland, Maine where she first began her real estate career. She received her real estate education from the University of Southern Maine  and was personally mentored in San Diego, California  by Robert G. Allen, author of Nothing Down**,** Creating Wealth andThe Challenge.

On moving back to West Tennessee in 1987, she went into business buying and selling discounted owner-financed notes secured on real estate.  In 1990 Jo went to work for a residential mortgage company and has been a mortgage loan officer for over 20 years.  Her goal is to offer excellent, affordable service to her customers, tailoring the loan programs to the specific needs of her clients.

In addition to her work in the mortgage field, Jo Garner  is the primary sponsor and founder of Talk Shoppe in Memphis. [www.TalkShoppe.com](http://www.talkshoppe.com) Jo is host of Real Estate Mortgage Shoppe and currently publishes on her blog [www.JoGarner.com](http://www.jogarner.com)

**PHOTO GALLERY FROM 2-18-17 REMS SHOW:**







 

