



## sponsor of the month

Written By: *Madelaine Boyer*

**N**avigating the housing market and applying for a loan can be incredibly tricky. There are so many confusing terms and information on the internet being passed around often with little to no explanation. Luckily, with mortgage brokers like Dan Sampson whose company motto is “No surprises at closing”, you can be rest assured with his over 250 Zillow Reviews, you will be taken care of from start to finish.

Sampson has been working in the mortgage brokerage field for 18 years now and has had hand in almost every aspect of his business. After years of learning and growing while working for other brokerage firms, he finally decided it was time to strike out on his own and do business his way. Now, with his company Milestone Mortgage Corporation in North Palm Beach, he brings an unparalleled level of professionalism and sincerity as a mortgage broker to his clients. “We treat everyone like our family and we look at every loan like it is my brother or mother doing the loan. So, I will always give you my frank opinion about what I think the best option is” says Sampson.

Admittedly, Sampson cares so much more about having a simplified and smooth mortgage experience for his clients products that he will always make sure you are happy. Sampson works with his clients explaining each step of the process in detail to ensure their understanding and comfortability with their new mortgage application. He educates his clients on credit, home insurance, property taxes and home- stead benefits just to name a few.

**Q: Where are you from originally?**

**A:** I’m originally from Bloomfield Hills, Michigan.

**Q: How did you get started with Milestone Mortgage Corporation?**

**A:** I decided to go my own direction and open a family mortgage company that works to help as many people as possible to achieve homeownership. We provide great interest rates, lots

of loan products and options and world class service. It is easy when you treat your clients like family.

**Q: Speaking of the process, could you break down how someone goes about qualifying for a mortgage?**

**A:** Most of the time when someone gets prequalified or pre-approved for a mortgage they’re reaching out to a mortgage professional like myself and someone is pulling their credit and asking questions about their income and their assets. What that will give someone is a good idea about what they could potentially qualify for. Unfortunately, a lot of the banks, other brokers and bankers, will write these approval letters without any of the paperwork required to verify the applicants’ assets and income. So, I highly recommend getting pre-approved with all the information verified. Once I have paystubs, tax returns, and bank statements, I can write a full approval letter for someone. Let’s say you’re the seller and you get two offers. If one is at a lower price, but that buyer has a verified approval letter that has tax returns, pay stubs, and bank statements that have been validated in the last 30 days, most of the time the seller is going to take the sure thing. So, the value for someone getting a pre-approval letter from a mortgage broker like me is invaluable.

**Q: You said to me “it’s less important what the price is that you’re paying for**



**the home, it’s what the payments are.” Could you explain that?**

**A:** First and foremost, we have a family business here. So, it’s very important when someone is purchasing a home that I look at them like they’re my brother, my sister, or my father. I always want to make sure that they have a comfortable payment. If the payments are comfortable on the mortgage, then 5, 10, 20 years down the line this if going to be a blessing. They’re going to build a lot of equity, have a fixed payment on their mortgage, not have to worry about rent increases, or anything like that, and it’s a great wealth builder and the biggest asset for 95% of America. I never want someone married to their mortgage and eating rammon noodles to make the payments work. So, if we stay at a comfortable level for the mortgage payment, you are going to win in real estate.

**Q: What would you say sets you apart from other mortgage broker professionals?**

**A:** Well, I’m always going to have no surprises at closing. When you work with me, I know the numbers and where they should be and I’m not afraid to show somebody these are all the costs involved with a loan. There are so many mortgage people that



will underscore or leave out loan costs because they are afraid to share that closing costs are let’s say \$6,000 and home insurance is \$2,400 per year. That is why there are so many folks who have surprises at closing. I have over 250 Zillow reviews and you’ll see a very common thread that we’re always under promising and over delivering on the cost. We’re going to close on time, have great communication with all parties, and provide “wow” service.

**Q: A lot of people will shop around for who will give them the best price. Can you explain how that works and your thoughts on that?**

**A:** What’s really nice is that I’m in the wholesale environment. I have chosen to take the wholesale side as a mortgage broker and the reason for that it’s a lot like going to Costco. You buy a bottle of wine that if you were to buy it at 7-Eleven it would be more expensive because they’re a retail store. When you go to someone like Costco they’re wholesale. So, the brokers are the wholesale environment vrs when someone walks into a big box bank that is a retail environment. As a broker, we get better pricing on interest rates to provide to the consumer than the banks and the direct lenders. We have access to many alternative loan products like bank statement loans.

**Q: What does your team at Milestone Mortgage look like?**

**A:** I have my work wife Cathy Schmidt who’s been with me about seven years now. She is very diligent, quick to respond and knows the process inside and out. Once a loan is ready for approval, our rock start processors Debby and Sandy work closely with the underwriter to close in 22 days on average. I owe it all to my amazing team!

**Q: What is refinancing and when can someone refinance a loan?**

**A:** Let’s say someone has a loan at 4.25% and they call me and would like to refinance the loan to save money. When looking to refinance this loan, we could drop the mortgage to 3.5%. So, if we did that we could be saving this person, for example, \$120 a month. If they decide to move forward with the refinance we then have to look at their ROI or return on investment, which essentially means there is an exact amount of time it will take to actually see those savings of \$120 a month. I need to ask them if they are going to stay in that home for enough time for them to see those savings. If they are going to stay there for enough time then it is absolutely worth it to refinance. However, if you plan to sell the house in a year or two and move somewhere else I would tell you let’s not do this. So, if you are considering refinancing the first step is to analyze the cost vs the benefit of your refinance.

**Q: Some mortgage brokers charge their clients “points”. What are these “points” and do you charge your clients in this way?**

**A:** So, interest rates are always correlated to the cost you

**“NO SURPRISES AT CLOSING”**

**WITH MORTGAGE BROKER**

**DAN  
SAMPSON**

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pay to obtain those rates. We have all watched TV before and have seen an advertisement for an interest rate at a mortgage broker or even an automotive business. At the bottom of the screen there will be three lines of text in small print that you have to squint to see. In those disclaimers, you'll often see that with a great rate there are lot of fees associated. Those are what we call "points" and those "points" indicate what the cost is to get that rate. So, when people pay points they are in essence buying down the mortgage by paying an extra cost. My company does not charge points on our loans and I'm a believer in that less cost is more efficient.

**Q: What do you like to do when you're not working?**

**A:** I love to play golf, play tennis, and do really anything outdoors. I'm a member at PGA National, so if you're ever looking for me I'm probably there.

**Q: Lastly, do you have any final thoughts for the community or anyone in need of a mortgage broker?**

**A:** It is important that you are comfortable with the person you are working with. Don't be afraid to ask questions, you are not buying girl scout cookies. You deserve to understand the closing costs and monthly costs before you get to closing for your biggest purchase in your life. I would love the opportunity to help and educate you!

*For more information on Dan Sampson's mortgage services through Milestone Mortgage Corporation, you can contact him at 561.207.8082 or visit his website [milestonemortgage.com](http://milestonemortgage.com)*



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