

PHH Home Loans

Protect yourself Save Thousands.....

- **Competitive Interest Rates**
- **Hundreds of loan programs**
- **Lower closing fees**
- **No “hidden” costs or fees**
- **HUD’s before closing**
- **Funds at the closing table on time**
- **No surprises**
- **An experienced mortgage team you can trust**



Call Team Skoglund today!

- **John C. Skoglund 612-599-8220**
- **Bobbi Hector 952-470-2512**
- **Julia Moreland 763-550-3884**

Accountable
Availability
Accuracy
Accessibility
Flexible