



Josh Mettle

PROFESSIONAL MORTGAGE LENDER

Presents "The Mortgage Report"

Josh Mettle
PROFESSIONAL MORTGAGE LENDER



"Say What You Do.
Do What You Say.
No Surprises."

"I feel an intense attraction to the challenge of getting the job done right and satisfaction of financing people's dreams. Clients trust me with one of the biggest decisions in their lives and I love that. I take it very seriously."

Contact Josh Today!
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Changes Ahead...

You'll see our family photo has changed slightly this month. I'm proud to introduce you to Hillary and my most recent project, Zander Cody Mettle. Zander is due to join us on November 7th and to say we are excited (scared, nervous, and anxious) is the understatement of the year. This is our first child and fortunately for us we have fantastic family support. Both of our mothers are extremely excited to help us figure things out and give us a break once in a while (between the two of them we'll be lucky to get the child at all).

Having a child in the middle of the worst economic downturn since the Great Depression is a sobering if not downright terrifying event. But I've come to the realization that I can't control that fact and worrying about it does not help me, my family or anyone else. There are only so many things you can control in this world (the state of the world's economy, Iran and North Korea with nuclear arms aren't one of them), so really focusing on them is really a waste of time. And not only is it a waste of time, it's actually destructive to your ability to do anything productive. You can



almost paralyze yourself with stress and a feeling unable to control the situation or the world around you.

So, I've found comfort and made great progress in focusing in on things I can control, areas in my life where I can improve and make a difference. For me this year has been about making little improvements to my house, exercising more, eating better, being a better husband, saving more/spending less,

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What's Inside

- **From the Inside...**
THREE Mortgage Questions?
- What's Better Than FREE Money For Buying a Home? ...
- 10 Suggestions for Trimming Your Budget!

And More Info Every Homeowner Should Know



Josh Mettle & Family

Compliments of: Josh Mettle — Professional Mortgage Lender

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commending my employees on a job well done and coaching them on how to give our clients better service. And guess what, in this downright scary time in the world my life feels better than it ever has. ...Crazy isn't it?

I think I've actually enjoyed the slowdown of the last year because it has allowed me to look internally and discover what's working and what needs improvement, what makes me happy and what I was just doing out of habit. That's really hard to do when you're going so fast you can't catch your breath. The slowdown allowed me to focus on the fundamental pillars of my life and build them up a bit, so as the business and the economy ramp back up, I'm better prepared to take on the increased work load.

For me, the point of this lesson was to focus and work on the areas of our lives that we *can* control. You see, we all play a part in the big picture of this planet, but only by improving our lives individually can we actually improve the world. Watching the news, discussing all the problems

and spending energy stressing over the state of the universe really does nothing to improve the world, your life or your business.

So, do Zander and me a favor: Focus in on what you *can* control, what you *can* do in your little sliver of the world, and let the rest go. I think you'll find that like me, you'll sleep better, make better decisions, make progress in your life and, in the end, be a happier person for it.

*Best Wishes,
Josh, Hillary &
Zander Mettle*

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