

Your Preferred Partner



Selecting a mortgage professional to work with is a huge key to a successful home purchase or refinancing. Here are some of the special benefits you'll find that I offer:

- **Discovering your plans is the first step.** Learning what your goal is gives me an objective to reach. I'll then ask more questions to uncover the best path for reaching that target.

- **Understanding your options lets you make smart choices.** I don't sell home financing products.

Instead, I educate borrowers about different loans, and show them how they would work in their financial situation. You then will be ready to make a decision which suits you.

- **Creative solutions may be required, and my experience provides a variety of strategies to assist you.** While we don't want anything to be more complex than is needed, we do want to have a full financial toolbox ready for use.

- **You'll be treated like a family member.**

Obtaining a loan can be stressful, so I'm always here to answer your questions and provide you with progress updates. You'll know what to expect, and when each step will occur.



Call me when you're thinking about moving or refinancing. I'll answer all your borrowing questions, so you can make a smart long-term decision that will enhance your lifestyle — and your finances. ■



Thought for the Month



"You may be disappointed if you fail, but you are doomed if you don't try."

— Beverly Sills

Housing Market Strengthens

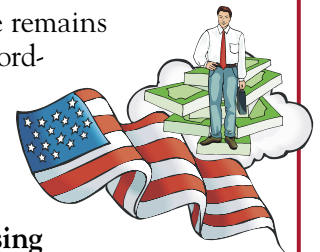


Real estate sales have gone up in five out of the last six months, states the National Association of Realtors (NAR). "The sales

recovery appears to be a sustained gain," adds NAR Chief Economist Lawrence Yun.

Home loan applications also recently hit their high points for the year, says the Mortgage Bankers Association (MBA). *"An improving job market is beginning to pave the way for an improving housing market,"* an MBA official explains.

And consumer confidence remains around three-year highs, according to Bloomberg News. Payroll tax cuts and job creation are combining to boost household incomes.



Tell me about your housing goals, and I'll offer you positive solutions now. I'll arrange the financial details so you can get the most enjoyment out of your home. ■

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