



# The Home Finance Watch

A publication for our mortgage brokers

**Trivia:** The railroad line from Santa Cruz to Alameda through the Santa Cruz Mountains was completed in 1880. It included six tunnels, some of which were one mile long and bored through solid rock. The trip from the San Francisco Bay Area became so popular that up to 12 steam passenger trains a day would stop at Felton and Roaring Camp! Even President Theodore Roosevelt enjoyed the trip.

**Sales Corner: "Celebrate today!"**

Dr. Hal Urban, author of four best selling books on the power of words, was the guest speaker at a WCR breakfast late last year and offered this:

- 1) Share some good news today.
- 2) Think of someone you are thankful for and tell them today.
- 3) Share something nice about someone today.

**Hot Products:** As guidelines tighten, lenders are keying in on appraisals. To help prevent last minute disappointments (especially in high LTV loans), use reputable and detailed-oriented appraisers. As you know, all appraisals must pass the scrutiny of the underwriter and virtually all high LTV loans will be reviewed by another appraiser.



Call us at  
**(831) 425-1250**



[Diane@SantaCruzHomeFinance.com](mailto:Diane@SantaCruzHomeFinance.com)

[Renee@SantaCruzHomeFinance.com](mailto:Renee@SantaCruzHomeFinance.com)

Call or email your scenario and let us source your deal, price it, approve it, doc it and fund it! We are your local mortgage bankers.

