



The Home Finance Watch

A publication for our mortgage brokers

Trivia: The Santa Cruz mountains provided massive amounts of timber around the turn of the century (1900). Most areas were dispassionately clear cut. It is fascinating to walk (or run) through Nisene Marks Park and observe the cut marks in the stumps of the old growth redwoods where the sawyers stood in order to operate their saws.

Real Estate: The Santa Cruz real estate market is cyclical like the rest of the country. We saw the last downturn in home prices in the 1990s. The average price of a home in Santa Cruz County fell from \$263,000 in 1991 to \$244,000 in 1994 and then recovered, big time, by hitting a record \$835,000 in 2005.

Sales Corner: Spend one hour per day generating new business like your life depended on it!

Hot Tips: Check out our JUMBO 30 year fixed rates!

- Competitive rates for your "A" borrowers (680+, housing history, reserves)
- Owner occupied and second home loans up to \$2 million
- Consider a prepayment penalty to improve rates even more



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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.