

July 9, 2007



The Home Finance Watch

A publication for our mortgage brokers

Trivia: In the 1830s Isaac Graham established one of the first American communities west of the Rocky Mountains, Roaring Camp in the Santa Cruz mountains. He was a fur trapper and nephew to Daniel Boone. He was said to have created the first highway in the west; it is now known as Graham Hill Road!

Real Estate: The median home price of a single family home in Santa Cruz County fell in June to \$761,000 (the high this year was \$784,500 in May). This is probably a reflection of fewer high-end homes selling.

Sales Corner: Two of the most important words in business are "Thank you". Think of someone to thank for something and call them or send them a handwritten note today.

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.

