



The Home Finance Watch

A publication for our mortgage brokers

Trivia: The farmers market downtown Santa Cruz was revived after the Loma Prieta earthquake but its roots go back almost 100 years. The Santa Cruz Free Market was located along the east side of Front Street and dates back to 1910! Meat, fish and vegetables were in abundance.

Real Estate: Did you know that Proposition 60 allows home buyers to transfer their property tax base when they buy another home within Santa Cruz County? One of the home buyers must be at least 55 and the new home must be purchased at a price that is within 110% of the home they are selling. The new home must be purchased within 2 years of selling the old home. Check with the County tax assessor for details.

Sales Corner: There was a recent article in the Wall Street Journal entitled, "Mortgage Brokers: Are they Friends or Foes for borrowers?" If you want a copy, give one of us a call.

Hot Tips: Offer the ultimate, flexible Fixed Rate Closed-End Second Mortgage

- Interest-only payment options available
- Loan amounts up to \$500,000
- Owner-occupied, Second Home or Investment Property
- Full, or SIVA



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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.

