



The Home Finance Watch

A publication for our mortgage brokers

Trivia: The Boardwalk's original structure, Neptune Casino, was built in 1904 but was destroyed by fire in 1906. Within one year Fred Swanton rebuilt the Casino, which still stands today, 100 years later.

Real Estate: Median home prices in Santa Cruz County remained relatively flat from 1989 through 1996. With the exception of two years (2000 & 2005) of 20% per year appreciation, homes appreciated at 12% / year from 1997 through 2006. Santa Cruz County enjoys a "star" real estate market and is supported by a thriving and revived Silicon Valley. As Carole Rodoni puts it, "Silicon Valley is on a tear".

Sales Corner: Tom Bass, a mortgage originator and speaker at the recent Strategic Equity Summit in Las Vegas lives by these "non-negotiable" actions that he says a successful mortgage originator must take every day: 5 hand written notes, 3 conversations and 3 emails with prospective and/or past clients.

Hot Tips: Try our 2-1 temporary interest rate buydowns

- Interest-only payment options available
- Seller or buyer or lender can pay
- Start rates like an ARM with long term stability of a fixed



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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.

