



The Home Finance Watch

A publication for our mortgage brokers

Trivia: The area west of Bay Street and south of Mission Street in Santa Cruz became known as the horse racing district. In the 1870s a mile long oval horse racing track was built between Swift and Fair Streets and was surrounded by a row of eucalyptus trees. The race track is gone now but the oval ring of eucalyptus trees still remains.

Real Estate: The median price of a home in Santa Cruz County moved up again in April to \$777,500 (Santa Cruz Association of Realtors' website). This is just below the all time high of \$789,500 reached in November, 2005.

Sales Corner: The two most powerful words in business are "thank you" and the most powerful form of communication is a hand written note. Find an excuse to send a "thank you" card to someone you do business with or someone you want to do business with.

Hot Tips: You may be able to get stated/stated approval on conforming loan amounts with high credit scores. Certain cases also allow PIW (no appraisal-\$50 waiver) with FULL DOC PRICING. This is an easy loan approval...we can run DU for you-just email a point file with a credit authorization.



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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.

