



CJ Financial

"we make dreams come true"



Call Cindy

Home Staging
Real Estate Finance
Property Management

"Serving You in the Valley Since 1988"

Homes & Loans

January 2010
newsletter # 2

Cindy's Opinion

What can I say, with the banks getting a bailout, after the CEO's are paid, what is left? Well one would ask what about us? The people? Hello?? I'm hoping to see the Federal Government step up to the plate to help the American's out and design new programs to help us with refinancing homes especially ones with no equity. One would think this should be coming down the pipeline any day now. At least Governor Arnold has made a recommendation to set aside \$200 million for a new amount of \$10,000 of state tax credits for 1st time buyers. Right now a buyer has to close escrow by June 30th. If you or someone you know would like to either refinance your mortgage or purchase a home or investment property, please keep me mind and give me a call!!.

HOME STAGING & PROPERTY MANAGEMENT

Staging your home to sell or just for a facelift is a great investment. If you want a new look or if your selling your home, get it sold fast, our services can help. Need help with your rental? Our fee's are negotiable and we can help manage your rental with rents & repairs.

Call Cindy today for a free consultation at 805.391.1008
I have over 20 yrs of expertise



Sespe Business Center
539 Sespe Ave. Suite 1
Fillmore, CA 93015
tel/text 805.391.1008
LoansbyCindy@aol.com
www.cjfinancial.com
Old Fashion Service

Refinancing

SAVE SAVE SAVE

The way the economy is, saving money every month is where it is at! Things are tough right now with no end in sight. Values have been going down the past few years and now they seem to be holding on. So, if you want to see if you qualify, how much you can save, even if you need cash out, call me anytime so we can run the numbers to see how much you can save \$\$\$\$\$

COUPON

GOOD FOR A FREE 8x10 PHOTO

Courtesy from Cindy & @ CJ Financial expires 6/30/10
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THE FIRST 25 GUESTS WILL RECEIVE A **FREE** PRIZE

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PREQUALIFIED

Get prequalified before you look for a home. This should be your first step when you think about investing your hard working money into real estate. Whether it is your first time buying or not, knowing your budget and what you can afford will prepare you to make a wise decision. This process takes about a half hour of your time and is

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