



Homes & Loans

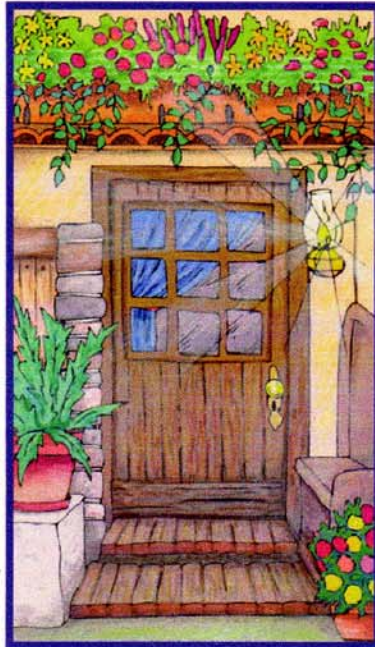
Cindy's Opinion

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With the Economy, I feel that the Federal Reserve went too far on raising the Interest Rates. This was an expensive summer with the high prices of gas, food, materials, labor, ect. You may of had to use your savings or credit cards. With the Holidays upon us, you may ask, "how can I lower my bills?" Recently, the 30 year fixed rate dropped below 6%. This is good, it gives you the opportunity to refinance & consolidate debt. Or, you may wish to do some upgrading or remodeling around the house. It also helps out buying a home much easier when the rate is lower, obviously your payment is lower. Also, be aware of the small print for deals & rates offered that seem to good to be true, they usually are. Call me anytime if you want to go over numbers to see if we can benefit your financial status.

Tips For Improving your Credit

Pay Bills when they are due. This is the 1st step to keeping your credit in good shape. You should check your credit annually, I can do it for you or you can do it online. Check to see if there is anything being reported that does not belong there. If so, we can research the bad information to have it removed. I can help you step by step through this difficult process. Keep in mind, this could take up to 1-4 months. Always keep your credit repair letters in a file for the future.



HAPPY FALL
YA ALL!

Should I Refinance?

With the Fixed Rates dropping recently, the Adjustables & Equity Lines have been going up. If the following applies to you, consider the benefits of refinancing:

1. You have a Second/Equity Line of Credit.
2. Your Interest Rate is higher than 6.75%.
3. You have a Balloon or Call Date.
4. You have an Adjustable Rate Mortgage/ARM.
5. You would like to pay off Credit Cards or need to Lower Debts & Consolidate Monthly Payments.
6. You have Home Repairs & or Improvements you are doing or want to do to your Property.
7. You would like to start a Retirement Account.

Call me so we can go over your current financial status. We can crunch numbers on what can save you money, get cash out for your home improvements and or put some extra cash in your bank account!

What Is Prequalified?

Prequalified is being prepared to make an offer on a house you want to buy. We will go over your income, bills, & credit to see what loan amount you qualify for. Then we will go over loan programs to see which one fits your needs. I will give you a certificate that provides the loan amount you are preapproved at and this is to be given to your Realtor to be included in your offer. As your Loan Specialist, I will check the Lenders & Banks for the best loan programs & lowest interest rates. Then you can have fun shopping for your dream home!



C.J. Financial

"we make dreams come true"

**REAL ESTATE LOANS
Purchase & Refinance**



Cindy Jackson-Bires

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