

Employee Benefits Monthly

January 2006

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Monthly local offering only given to you; brought to you by Robert and Brian of First Security Loan - Offered to employees of Miss Sandie's School, WBE Inc., Novato Unified School District, and the City of Novato

Welcome to Employee Benefits Monthly....

This is **your** monthly benefits newsletter. Because you are a valued employee, your company is allowing us to offer the below special deals with local merchants. These are discounts not offered to the general public. Below you will find the merchants and their offers as well as your Employee Benefit Card. Please make sure to bring the whole newsletter (or at least page 2) with you when visiting these merchants. The offers will rotate monthly. These offers are being sponsored by Robert Sundberg and Brian Dixon, Real Estate Loan Consultants with First Security Loan of Novato, along with your Employer at NO COST to you. We hope you enjoy and are able to take advantage of this benefit your employer is offering you.

Who should look at Real Estate Finance today?

Despite all of the Fed increases, Mortgage rates are still very attractive. Many people have handled their refinances for a lower rate, but there are still some opportunities. Here are a few:

- **Anyone Buying a Home—O.K., this is kind of a “duhhh” answer, but had to be said. Low initial rates, interest only, and 100% financing have been popular options for home buyers and still exist for now...**
- **Homeowners with Intermediate loans or adjustables and planning to stay in the property for a while, may want to look at extending their loan with a new Intermediate loan or a straight fixed rate loan.**
- **Borrowers with a large Line of Credit may want to look at consolidating. The Index, Prime Rate, has gone up 3.25% over the last two years, while fixed rate loans are still at low levels.**
- **If you have a lot of consumer debt, it is a good time to still take advantage of today's rates for consolidating.**
- **If you have a loan that has or had a prepayment penalty, it may be time to look at the other options.**
- **If you were a “Sub-Prime” borrower a couple years ago, but have improved your credit, could be time to see if you can get into an “A” loan today.**
- **If your credit is “poor” and you do not think you can qualify for a loan, it is worth looking into your qualifications. There are a lot of lenders who will work with credit issues.**
- *For those of you still reading...First one to call or e-mail either of us will receive a certificate for lunch at Grazie Cafe in Novato.*

Call or e-mail us to discuss any real estate financing questions you may have.....

Rob and Brian



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See next page for
merchants and discounts

Happy New Year!!!

Representing many lenders and 100's of loan programs to fit your Real Estate Finance needs....



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