

Employee Benefits Monthly

May 2005

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- Valued Merchants

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, North Marin Water 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.

A cash flow solution...

Some borrowers are looking solely at obtaining the lowest payment possible. Seems like fewer and fewer borrowers are looking to own their home free and clear. With the escalation of home prices in the last few years, buyers are looking to get whatever it takes to get into a house, and many homeowners are looking to access their equity without changing payments too much. Many borrowers have been utilizing the Interest Only loans and low starting initial rate adjustables to either increase their purchase range or to get their payments as low as possible...Below is an example of a \$500,000 loan and payments on 4 different loan options. All are based on current (4/26/05) 0 point loan rates....Rates do change everyday, and these are just examples on how the different loan options affect payments.

*30 Year Fixed - (6% - apr 6.187) - \$2,998/month

*30 Year Fixed with 10 years Interest Only (6.125% - apr 6.299) - \$2,552/month

*5/1 Interest Only (30 year loan fixed for first 5 - 5.50% apr 5.611) - \$2,292/month

* 1% initial rate monthly adjustable 40 year amortization (apr 4.56) - Minimum payment - yr 1 \$1,264
yr 2 \$1,358, yr 3 \$1,460 etc..

- This loan has monthly payment options

Welcome
North Marin
Water District
Employees!!

As you can see there is a difference of \$1,700+/month in payments between Option 1 and Option 4. This difference can be used to purchase a larger home without increasing overall payments; lowering payments; lowering payments and utilizing difference for investment purposes etc, etc..

We have access to many different loan options to fit your specific needs. Please call or e-mail us if you have any questions or needs in regards to purchasing or refinancing a home.



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



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