

Employee Benefits Monthly

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

August 2005

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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.

100% Finance

With the high purchase prices in today's market, it can be tough for many to save the 5 or 10% for a down payment which used to be the minimum most lenders would accept. More and more lenders are offering loans that will go to 100% of the purchase price (i.e. no money down). These are usually done with a combination of two loans, one will go to 80% of the property's value while the second will cover the remaining 20%. There are also some options available with one 100% loan. These options are available on purchases up to \$1,000,000+! Some are available with limited income documentation (if any), and many are available for lower credit scores.

In most cases, the borrower still needs to have to be able to cover closing costs which can run in the range of \$5,000—10,000 depending if points are being paid etc. Sometimes the seller can pay for a big piece of the closing costs, allowing the buyer to come in with very little.

The 100% financing option opens the door for those who otherwise might have to save a couple years for a down payment, missing potential appreciation and the many benefits of home ownership.

We have many lenders offering the 100% finance option. We would be happy to discuss this with you to see if it fits into your financial goals.....



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



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