

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

December 2005

- Intro
- Why a Mortgage Broker

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.

Why a Mortgage Broker?

Between the two of us, we have over 20 years of experience as Mortgage Brokers. The question still comes up, "Why would I want to use you instead of going direct to the bank?" The best way to answer this is to discuss how Mortgage Brokers work....

As Mortgage Brokers (we can only discuss how we work, as other Mortgage Brokers might do things differently) we represent many different lenders. A lot of these you would recognize such as Bank of America, Wells Fargo, Washington Mutual, etc...Many you never have heard of as they only work through brokers. The lenders do their loans through us on a wholesale basis. This means they **discount the loan to the broker so that it can be done for the client at no additional cost than if they went direct to the bank.**

Going to a direct lender, you have access only to the loans and rates they have at that time. The loan agent at the bank works for the bank and it is their job to sell the bank's loans.

A Mortgage Broker is independent and will be working with you to match your loan needs with the

lender that will satisfy those needs. That can range from just needing a better rate to consolidating debt when having very low credit scores. We represent the "A+" lenders to the "Hard Money" (for poor credit) lenders to cover the wide range of real estate finance needs there are. When it is about rate, we can shop the different lenders for the most competitive rate. Going direct to the bank, you have only their loans and their rates.

Having many different directions in which we can go, we then put on our "consultant" caps (Notice our title is "Real Estate Loan Consultant") and analyze your situation and which lenders and loan products would work best for you. We educate you on what loan programs may fit your needs. Some you might not have even known existed (Did you know that there is 100% financing available over \$1,000,000 or there are adjustables starting as low as .95% or you can get a loan if just out of Bankruptcy?)

Please call us with ANY real estate financing questions you may have....

Rob and Brian



Robert Sundberg
Real Estate Loan Consultant

415 209 -7633
Rsundberg@fslc.com

Happy Holidays!!

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



Brian Dixon
Real Estate Loan Consultant

415 209 -7630
Bri@Jupe.com