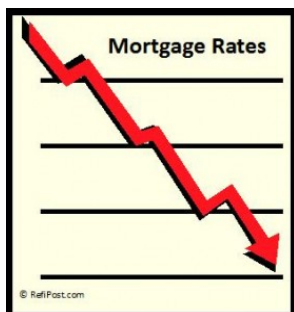


HISTORICALLY LOW RATES MAKE REFINANCING MORE ATTRACTIVE

September 2010



Historically low mortgage interest rates are creating an upsurge of interest in refinancing. According to a survey released

by Freddie Mac, interest rates on U.S. 30-year fixed-rate mortgages, the most widely used loan, averaged 4.32 percent for the week ended September 2, down from the previous week's 4.36 percent. Meanwhile, the 15-year fixed-rate has fallen to a fresh low of 3.83 percent. Personally, we cannot recall a time when rates have been this low. If you have been considering a refinance, or the purchase of a second home, now may be the time to act.

We understand that with the sharp decline in real-estate values not everyone will be a candidate for refinancing. An experienced mortgage broker can offer informed advice regarding your mortgage options. If you do not have a broker, call our office and we will provide you with a few recommendations. It is always best to get multiple quotes.

If you have any questions about this or would like to discuss your current mortgage situation, please don't hesitate to call the office.

Enjoy the new fall season!