

Monday, January 12, 2009



From: Ron "Call Ron for your Real Estate and Mortgage needs!"

# Mortgage News

Offered by Ron Hidalgo / SaundersRealty  
Montgomery, AL  
Mobile: 334.546.1410  
Toll Free: 1.866.508.3535




Montgomery, AL. 36109  
334.546.1410 Toll Free 1.866-508.3535

E-mail: [Ron@RonSellsAlabama.Com](mailto:Ron@RonSellsAlabama.Com)  
Web: [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com)

**We're offering current Mortgage and Finance information that may be of interest to you.**

We pray that you find these messages of interest and helpful. **For your convenience, we've listed "The Topics" below for your convenience, scroll to the article of your interest or need.**

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Always go to [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com) for your Real Estate & Mortgage Information!

Monday, January 12, 2009

Let me take a moment and wish you a

and, pray all your

expectations & goals are met! When needing

help with your real

estate portfolio & mortgage needs, call on the person who cares about his clients, and works helping them achieve their goals, and that's me! Call Ron [334.546-1410](tel:334.546-1410) or email: [Ron@RonSellsAlabama.Com](mailto:Ron@RonSellsAlabama.Com).



*DON'T FORGET to click on the link for this week's community/subdivision review. The link is on the front page . . .*

### *Bombarded with negativisms*

With all the negative news we're being bombarded with, it can be hard pulling ourselves away from the "Doom & Gloom," if we listen only to the negative issues!

You are what you are, and you're where you are because of – what you allow in your mind! However, you can change what you are, and change where you are by changing what you allow in your thoughts and mind structure!

**“Negative thoughts & manners beget Negativisms,”** and  
**“Positive thoughts & manners beget Bullish & Affirmative thoughts and Actions!”**

One of our "**BIRTHRIGHTS**" includes the right to live in a "**POSITIVE and CREATIVE** fashion. From birth to our adulthood, we often receive signals from others which change's some of these CREATIVE energies. In everything we say or do, we either take one step forward or one step backward. Most of this movement takes place in the thoughts that cross our conscious mind. We **must understand what we're striving for!** Our Goal and Purpose should be to **re-claim our original birthright** so that, **we can alter our present and future climate and sphere for the better!**

*In every thought we have, there's a message in the form of a command to create and give power to the present, thereby creating our FUTURE. So, should we allow the negative media and mindset of others to pregnant **our thoughts and actions to be negative** or should we take our **BIRTHRIGHTS** to live and work with positive actions and goals?*

## Should we not take control of our own thoughts and course in life?

### *Positive Action*

<i>WORD</i>	<i>DEFINITION</i>
<i>Positive Action</i> . . . . .	<i>To do or cause good things to happen</i>
<i>Self-Concept</i> . . . . .	<i>How you think and feel about yourself</i>
<i>Success</i> . . . . .	<i>To feel good about what you are doing</i>
<i>Wellness</i> . . . . .	<i>To be totally healthy in body, mind and feelings</i>
<i>Challenge</i> . . . . .	<i>A task that calls for special effort</i>
<i>Curious</i> . . . . .	<i>Eager to learn how and why things happen</i>
<i>Decision</i> . . . . .	<i>To think about the choices and pick the best one</i>
<i>Possessions</i> . . . . .	<i>Things that you are responsible for Money coins and bills</i>
<i>Actions</i> . . . . .	<u><i>What you do or cause to happen</i></u>
<i>Self-Honesty</i> . . . . .	<i>To tell yourself the truth</i>
<i>Truth</i> . . . . .	<i>Something you can count on</i>
<i>Integrity</i> . . . . .	<i>To do what you say you will do</i>
<i>Self-Responsibility</i> . . . . .	<i>To answer for your actions</i>
<i>Trust</i> . . . . .	<i>To have confidence or faith</i>

*The list continues, if you wish to have the remaining please sent an e-message to*

[Ron@RonSellsAlabama.Com](mailto:Ron@RonSellsAlabama.Com) and mention “Positive Actions.” We will be happy sharing these with you.

### *Positive Expectation for Every Action Taken!*

***This factor is the core building block of a positive attitude.*** A person cannot have a positive attitude in general, **and** a negative expectation for the individual things they do. ***It's all or nothing, positive attitude depends on having an optimistic expectation for every task, every role, every meeting, every errand, and every day of their lives.*** No one has a positive attitude all the time, however, once we notice it's beginning to slip away, ***we can*** and ***should stop*** the *negative spiral* and *create a positive expectation* for the very next event or happening they do!

Remember, ***ATTITUDE*** is the third color in the Time Prism Performance Spectrum because, even though you may have a passion for what's most important, until you also believe that you can make a real difference in your life, and those around you, nothing's going to happen. A positive attitude helps us to cope more easily with the daily affairs of life . . . It brings optimism into our lives, and makes it easier to avoid worry and negative thinking. A positive attitude leads to happiness and success and can change our whole life. If we look at the bright side of life, our whole life becomes filled with light.

**Let's look at the positives we have in Alabama**, and be more optimistic and affirmative with our thinking, and should we not be Optimistic, rather than Pessimistic & Gloomy?

Maybe we should have an attitude like Dr. Seuss quote:

*My Troubles* are going to have *Troubles with Me!* ***“I have heard there are troubles of more than one kind. Some come from ahead and***

some come from behind. But I've bought a big bat. I'm all ready you see. Now my troubles are going to have troubles with me!"

Sarah Ban Breathnach stated; "Real life is not always going to be perfect or go our way, but the recurring acknowledgment of what is working in our lives can help us not only survive but surmount our difficulties."

*Think positive and demand that positive and progressive attitudes surround you, and you will reach your goals, in spite of all the negative hype being poured through the news media and others who looks at the negative rather than the positive!*



Are you feeling the searching for mortgage & real estate has put you on your knees and a bit over whelming?

brought forth tension and influenced your behavior, and frustration or you may just need



Is the multiple of hundreds maybe thousands of homes on the market has stressfulness to your life, and has complex your life to a point of some guidance?



"Ya know, Jenkins, if you'd just pay attention more, you just might be as good as fisherman as me."

And you feel you are about to jump ship before going over the cliff into the rapids?

Would you like having the correct tools and guidance putting all in proportion to make the mortgage and real estate search become practical, meaningful, and



**without STRESS?**



Ron and Saunders Realty can and will help you organize and reach your objective goals! Allow Ron and Saunders Realty "To Show You The MONEY!"

A years of the



Medicine man is not needed – What it takes is experience and training to harness all aspects searching, selection, negotiations, inspections, you want, and the "Home of Your

closing process... giving you what **Choice!**"



Yes, it may take a little work on your part, but **we will guide you through the maze and deliver the home of your choice to you . . . We will not take short cuts or offer "Storied Promises,** we will deliver a solid **plan of ACTION** with facts and a successful resolution and conclusion. **The only question is, "When would you like to**

**begin?"**

We will and can help either the Buyer or Seller with their "Real Estate Journey." The only number you need to remember is: 334.546-1410!



BUYERS, before making an offer, get pre-qualified

Home sellers are likely to give you a better deal on a house if you're pre-qualified for a mortgage. Why? Because it shows you can get the deal done quickly. In this market, nothing burns a seller more than being strung along by a buyer who wants the house but can't qualify for a loan to buy it.

The hurdles to get one of those low fixed-rate loans are high because Fannie Mae and Freddie Mac have tightened standards for the loans they'll buy or guarantee, even though the two mortgage finance giants are now under government conservatorship. You'll need a FICO score of at least 720 for the best interest rate, although for a big enough fee Fannie and Freddie will guarantee loans with FICO scores down to the mid Six-hundreds. You may also need a down payment of 20 percent.

For a Federal Housing Administration-guaranteed loan, the corresponding figures are 29 percent for mortgage debt and 41 percent for all debt.

Forget what you were told in quieter times about the pros and cons of fixed- vs. adjustable-rate mortgage loans. These days, all the best deals are on fixed-rate loans because that's the segment of the market that the government has been targeting with support.

Rates are probably headed even lower in 2009, raising the question of whether you should borrow now or wait for a better deal. The experts are sharply divided over this one. Put it this way: If you're a gambler, wait. IF not a gambler . . . it's time seeking the best possible mortgage for your particular needs!

For what it's worth, with all the doom and gloom over housing, you might be surprised to know that this is a fantastic time to get a mortgage. Buyers can get a great deal on a 30-year, fixed-rate, conforming loan these days if you have a solid FICO score, a manageable debt burden, and proof positive of a reliable income. But as always, there are procrastinators who will sit a wait and more than likely lose an opportunity to purchase at a good price with low interest rates! It happens every time the real estate and financing markets head downward. It's just the nature of the Beast! But for those who moves out of their comfort zone and

purchases during these times . . . generally makes a good to better transaction than in the previous market and the one coming afterwards.

NAR established the Public Awareness Campaign focusing on motivating buyers into the market. New TV ads, in tandem with new radio spots and print materials, explain the buyer opportunities available in many of today's real estate markets, convey the financial and social benefits of owning a home, and continue to emphasize the importance of working with a REALTOR®.



"[Buyer Strength](#)" explains that current conditions such as low interest rates and available properties put many potential home buyers in a position of strength.



"[Fence Sitters](#)" encourages people to make home buying decisions based on family needs and local market conditions rather than being influenced by national reports that have little relevance on an individual level.



"[Home with a View](#)" demonstrates that homeownership bestows social benefits as well as financial ones – it's an investment in your future.

## Public Awareness Campaign: Consumer Research



### Consumer Research Findings

Each year the National Association of REALTORS® conducts a tracking study of consumer attitudes and awareness regarding the association and its communications programs.

The research objectives are to measure:

- The current position of the public's attitudes, beliefs, and opinions about REALTORS®
- Changes in the predisposition to use a REALTOR® in the sale or purchase of real estate
- Awareness of the current year's advertising campaign

### Methodology

Telephone interviews were conducted among 1,500 qualified adults selected at random between September 15 and October 6, 2008.

Qualified respondents reflected the campaign's target audience. Respondents were men or women between the ages of 25-54 who were responsible for decisions regarding real estate transactions for the household, and who had either:

- Bought or sold real estate (residential or commercial) in the past 12 months, or
- Planned to buy or sell real estate (residential or commercial) within the next 12 months

As in past years, data collection controls were established to ensure consistent and reliable data:

- No more than 55 percent of respondents were female
- A parallel random-digit phone survey was used to identify a representative demographic mix of qualifying households (age and income)

### Summary of Key Findings

The 2008 survey results were incredibly positive, pointing to the continued phenomenal success of the campaign:

- **Nearly three-fourths, or 74 percent, of consumers would use a REALTOR® to buy or sell a home.** This has increased significantly over the past seven years, from 50 percent in 2001, and is an all-time high.
- **Only 16 percent of consumers plan to buy or sell a home without professional assistance** – that's an all-time low, down from 25 percent in 2001.
- **Among consumers who bought a home in the past 12 months, 86 percent used a REALTOR®.**
- Eighty six percent of consumers surveyed strongly agree that the real estate market varies by location.
- *Seventy one percent strongly agree that owning a home - helps build long-term wealth.*
- *A full two-thirds of consumers surveyed – 66 percent – strongly agree that the number of homes currently available for sale represent a good buying opportunity.*

Today we have many families who aspire to become homeowners, but remain taking a "wait-and-see" approach, trying to buy at the "bottom" of the market. The problem with trying to time the market is that no one can time the market. **Conditions in many markets today are very favorable for home buyers; housing affordability has improved, and mortgage rates are once again near historic lows.** Again, we have many who are procrastinating and those who are looking for even better rates and lower prices . . . and they "Just Could Miss-The-Boat!"

We keep hearing, "If you have a need to purchase a home or investment properties, now is the time!" Of course, **the Buyer must qualify and many are reluctant for they feel something may be wrong with their credit making a low credit score.** In this very newsletter, we have directions who to call and the numbers to dial or how to complete such on-line in privacy. If you need assistance, we are here to assist you and work with you from the beginning to finalizing the escrow closing.

## ***SELLERS & BUYERS . . .***

***Buyers, do you*** have a need to find a home, land, investment property that meets your needs – My system is truly different , at no cost to you but a little time emailing or calling me, giving the particular restrictions, limitations, components, quality, and factors, you’re searching for or needing, and let’s not forget financial needs. After speaking you’ll readily understand how I take the stress out of the search, and place in front of you properties which render what you want and/or need. Yes, to obtain this effort & work from me, you’ll need to become my Buyer Client, but, why should you not want a business relationship that WILL Fulfill your home or property hunting needs & lessen the frustration & time spent which is placed needlessly on many Buyers? No one likes to go or travel in circles with limited too no results . . . It will not cost you a dime, only the time spent speaking with me either in person or phone, to find out how my “Buyer System” works, however, I will warn you, I sell for life! What I mean is; we work so hard and with such intensity for our clients, they become our clients for life! -  
We thank you for giving thought contacting us,

*Ron*

***Sellers, do you*** have a particular need to transfer title of your home, property or land . . . You may be reluctant placing your property on the market, because of all the horror stories being circulated about “How Bad the Economy is.” Let me make this statement and if this makes sense to you, call or email me to set up a time we can sit down and visit, you may be surprised what can be commenced on your property to set it up for the BEST possible placement to obtain quality offers, and we are not speaking about **cutting the value so low** you’ll lose the shirt off your back . . . No . . . we are speaking about setting up a business plan that will create desire with and in your property, obtain the interest in those searching for the particular features your property offers, and will touch a Buyer’s buying senses which will generate a positive mood to make a offer . . . As we explained to Buyers, it will not cost you a dime, only the time spent speaking with me either in person or phone, to hear what we are actually speaking about, however, I will warn you, I sell for life! What I mean is; we work so hard and with such intensity for our clients, they become our clients for life! -  
We thank you for giving thought contacting us,

*Ron*

**We thank John for his continued support and finance & mortgage informational knowledge.**

**John Herzog CMB  
Vice President/Regional Manager**



Monday, January 12, 2009

*FOR THOSE BUYERS  
WHO ARE PROCRASTINATING ABOUT RATES GOING LOWER,  
How Low Do They Have To Be?*

LOOK at the rates posted this week!

It has become a common practice for many in our industry to watch U.S. Treasury Bonds, particularly the 10 year Treasury Bond to get an indication of what mortgage rates will do. The last half of 2008 this proved to be unwise as often during that period Treasury bonds improved while mortgage rates got worse. That same pattern is emerging in 2009 as last week Treasury bonds got worse and mortgage rates improved. These really are two separate markets, with different dynamics, and one should not be used to try to predict movement in the other.

We continue to have a very favorable mortgage rate environment (historic lows), and the prediction by the Mortgage Bankers Association of America is for rates to remain below 5.4% for all of 2009. Inventories are down just a bit and we continue to see "days

on the market" improve slightly. We aren't out of the woods but I am encouraged by the signs.

For more about AHFA go to [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com) look in, "Helpful Information," open "Mortgage Information," we have 10 links under "Alabama Housing Finance Mortgage Program" for your reading. We continue doing our best with supplying useful real estate & mortgage information keeping you "On Top" of the facts!  
We continue seeking the best – "Top level information" from professionals in the business, helping you with your mortgage information & needs!

Thanks, *Ron*

When you think about Real Estate & Mortgages, THINK RON then call Ron!

334.546-1410 Email: [Ron@RonSellsAlabama.Com](mailto:Ron@RonSellsAlabama.Com)

Solving your real estate & mortgage solution is as simple as

Dialing or e-mailing Ron!

334.546-1410 Email: [Ron@RonSellsAlabama.Com](mailto:Ron@RonSellsAlabama.Com)

Need assistance finding out exactly how much home you can purchase?

Call Brenda Johnson, Paige Beavers or Chris Nolan

At

334.277-3355

They'll be than happy to assist you!

Please let them know, you called them because of Ron's "Weekly Real Estate & Mortgage Newsletter!"

**John Herzog CMB**  
VP/Regional Manager

**Brenda Johnson, Montgomery Branch Manager**  
Loan Officers: **Paige Beavers – Chris Nolan**

**277-3355**

**FOR CURRENT RATES & MORTGAGE PROGRAMS**

**Call on the above loan originators for the Alabama River Region!**



Go to [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com)

To the right on the opening page you will find 'helpful information.' On the bottom of this section you see 'Useful links' open it and look for "Ron's CyberSpace News Letter." At the bottom of this useful site, you are able to open and view previous Newsletters. It's FREE and *available on my web . . . visit and have fun.*

One of the TIPS you'll find on Ron's RECS CyberSpcae Newsletter:

**Doing business and need a 1-800 number and cannot remember it . . . Dial from any phone 1-800-G00G-411 (1-800-466-4411)**

**About GOOG-411----** Google's new 411 service is free, fast and easy to use. Give it a try now and see how simple it is to find and connect with local businesses for free. (\* *Your telephone company may apply usual charges for making a phone call or receiving an SMS. You will not be charged any additional 411 fee.*)



1. *Dial 1-800-GOOG-411 from any phone.*  
type



2. *State the location and business*



3. *Connect to the business for free*



4. *Done!*

Visit [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com)

look within "Helpful

Information" open

"Useful Links" click on "Ron's CyberSpace News Letter"

You can also view and use past CyperTips by clicking on

"Archive to All Past Real Estate CyberTips"

When you are in Ron's →

**Real Estate CyberTips**

Ron's CyberTips contains much "FUN" and it also offers many useful TIPS and useful tools helping with your everyday work tasks...

Oh! When you're ready to

"Sale your house, real estate property or Purchase,  
I would appreciate a call.

Thanks, *Ron*

**Sellers**, do you have a need for a "Full Time Professional REALTOR®/Broker" to assist you with preparing and positioning your home for today's "Buyer's Market?"

Contact Ron at: Mobile: [334.546.1410](tel:334.546.1410) or Office: [334.356.9701](tel:334.356.9701) or Toll Free: [1.866.508.3535](tel:1.866.508.3535).

Send an **e-message** to: [Ron@RonSellsAlabama.Com](mailto:Ron@RonSellsAlabama.Com) and give dates and times for your call to be returned.

**QUOTE:** If you have the courage to begin, you have the courage to succeed. - David Viscott

A note to think about: **“Should we not be aware of our surroundings to eliminate all negativities from our lives?”**

A good negotiator **will always allow all parties involved to win**  
**“Power negotiating is not about one side winning everything; it’s about obtaining what’s important to ones particular needs.”**  
 Knowledge **IS** Power!

## IRS alters 2009 business mileage rate

Wichita Business Journal - by [Josh Heck](#)

The [Internal Revenue Service](#) has decreased its optional standard mileage rates for 2009, a measure that mirrors falling gas prices.

Starting Jan. 1, the standard mileage rates will be:

- **55 cents** per mile for business miles driven.
- **24 cents** per mile for medical or moving purposes.
- **14 cents** per mile for service of charitable organizations.

**The new rates are slightly lower than the 58.5 cents a mile the IRS implemented for the second half of 2008 as a special adjustment to a spike in gas prices. Prior to the mid-year increase, the rate was 50.5 cents per mile for general business travel.**

**The IRS says the 2009 rates reflect generally higher transportation costs compared to a year ago, but also factor in the recent decrease in gas prices.**

The standard mileage rate for business is based on an annual study of the fixed and variable costs of operating a vehicle.

=====

This site offers “Gas mileage calculators” and [“Gas Mileage EPA Ratings for 2009 Models”](#)

USE: <http://www.gasmileagecalculators.com/> Good site to visit.

**Need extra information go to Google.com search for “IRS 2009 Gas mileage rates” Google will give “No results found” but you’ll receive many useful sites to visit on this subject.**

**It’s been brought to my attention about these TV-commercials offering “Free credit reports,” if you could read the fine print you would find there’s fee**

## **or you must enroll in some other service to qualify for the so-called “Free Report.”**

You are entitled to receive only one free report from each bureau per year, so consider staggering the requests. For example, make a note on your calendar to order one from TransUnion in this month, one from Equifax in May, and one from TRW in September. In essence, this will allow you to order three credit reports per year...and provide you the ability to monitor your credit throughout the year.

[www.transunion.com/](http://www.transunion.com/)

[www.equifax.com/](http://www.equifax.com/)

**TRW Incorporated** was an American corporation involved in a number of businesses mostly defense-related, but including automotive, aerospace and credit reporting. The credit reporting business, spun off in 1996, is now called Experian.

<http://www.experian.com/>

**Experian** P.O. Box 2104 Allen, TX 75013-2104 800-493-1058

Phone number for **Transunion** 800-916-8800, **Equifax** 866- 640-2273

If it sounds “to-good-to-be-true” it’s likely to be “Not true.” Save yourself money and time and use the three reporting agencies all LENDERS use, one of the above or they may look at each if necessary.

Would you like knowing more about “Credit Scores,” FICO? Go to this site for beginners: [http://www.oskie.com/what\\_is\\_a\\_beacon\\_score.htm](http://www.oskie.com/what_is_a_beacon_score.htm)

Remember, you are responsible for your own credit scores, so why not know more about the “How, When & Where” of FICO BEACON Score . . .

Use google.com type in: FICO Beacon for many sites to learn more, and check out: <http://www.myfico.com/Default.aspx>

Another method to search this important subject through Google is to type in: Credit Scores. You will find Home Buying / Selling “How Your Credit Score is Calculated.” For this site use:

*["homebuying.about.com/cs/yourcreditrating/a/credit\\_score.htm"](http://homebuying.about.com/cs/yourcreditrating/a/credit_score.htm)*

You may want to spend time reading “**Lenders Look Beyond Credit Scores to Gauge Who's a Risk**” at:

<http://www.time.com/time/business/article/0,8599,1870450,00.html>

Good luck with this research and if can be of assistance to you, please call email Ron at: 334.546-1410 or [Ron@RonSellsAlabama.Com](mailto:Ron@RonSellsAlabama.Com), we will happy to assist you.

*Ron*

## MORTGAGES Information and Interest Rates

\* \* \* **January 9<sup>th</sup>- 12<sup>th</sup> 2009** \* \* \*

Rates may fluctuate during the weeks ahead . . . call or email Ron for current daily rates. We have attached on [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com) current daily rates posted from **LeadSteps Mortgage**, **BakeRate.Com**, and **Compass Bank** for your use. **However**, [these rates do not always reflect what other local lenders are currently offering or will render.](#)

### FREDDIE MAC WEEKLY RATES: Weekly Primary Mortgage Market Survey

#### Compilation of Weekly Survey Releases for 2009

January 8, 2009

	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	5.01%	4.62%	5.49%	4.95%
Fees & Points:	0.6	0.7	0.7	0.5
Margin:	N/A	N/A	2.74	2.75

#### 2008 Weekly Mortgage Rates Data

December 24, 2008

	30-yr	15-yr	5/1-yr ARM	1-yr ARM
1-yr ARM Average Rates:	5.14%	4.91%	5.49%	4.95%
Fees & Points:	0.8	0.7	0.6	0.6
Margin:	N/A	N/A	2.75	2.74

December 18, 2008

	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	5.19%	4.92%	5.60%	4.94%
Fees & Points:	0.7	0.7	0.6	0.5
Margin:	N/A	N/A	2.74	2.74

December 11, 2008

	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	5.47%	5.20%	5.82%	5.09%
Fees & Points:	0.7	0.7	0.6	0.4
Margin:	N/A	N/A	2.75	2.75

December 4, 2008

	30-yr	15-yr	5/1-yr ARM	1-yr ARM
ARM Average Rates:	5.53%	5.33%	5.77%	5.02%
Fees & Points:	0.7	0.7	0.6	0.5
Margin:	N/A	N/A	2.74	2.74

November 26, 2008

	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	5.97%	5.74%	5.86%	5.18%
Fees & Points:	0.7	0.7	0.6	0.5
Margin:	N/A	N/A	2.75	2.75

November 20, 2008

	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.04%	5.73%	5.87%	5.29%
Fees & Points:	0.7	0.7	0.6	0.5
Margin:	N/A	N/A	2.74	2.74

Although Freddie Mac attempts to provide reliable, useful information in this document, Freddie Mac does not guarantee that the information is accurate, current or suitable for any particular purpose. Estimates contained in this document are those of Freddie Mac currently and are subject to change without notice.



## Current Mortgage Rates in Montgomery, Alabama

Below you'll find the 30 & 15 Year rates colored and framed . . . I am a Proponent of Fixed rate mortgages an Opponent of ARM'S! However, there is a market & need for the ARM packages and they should only be used for those NEEDS! This is my (Ron's) opinion and feel I must & should give the "Positives & Negatives to those persons I represent!"

## Current Mortgage Rates in Montgomery, Alabama

Montgomery 30-yr. fixed Mortgage Rates			Montgomery 30-yr. fixed jumbo Mortgage Rates				
	Base Rate APY		Points		Base Rate APY		Points
Citibank	<u>6.54%</u>	<u>6.83%</u>	<u>2.18</u>	Citibank	<u>7.25%</u>	<u>7.36%</u>	<u>0.21</u>
Bank of America	<u>6.43%</u>	<u>6.60%</u>	<u>1.00</u>	Bank of America	<u>7.40%</u>	<u>7.66%</u>	<u>1.83</u>
Wachovia	<u>5.79%</u>	<u>5.91%</u>	<u>0.60</u>	Wells Fargo	<u>8.81%</u>	<u>8.92%</u>	<u>0.80</u>
Wells Fargo	<u>5.68%</u>	<u>5.79%</u>	<u>0.83</u>	Chase	<u>7.66%</u>	<u>7.86%</u>	<u>1.07</u>
Chase	<u>5.73%</u>	<u>5.89%</u>	<u>1.01</u>				
Fifth Third Bank	<u>5.97%</u>	<u>6.03%</u>	<u>0.34</u>				
Montgomery 15-yr. fixed Mortgage Rates			Montgomery 15-yr. fixed jumbo Mortgage Rates				
	Base Rate APY		Points		Base Rate APY		Points
Citibank	<u>6.14%</u>	<u>6.73%</u>	<u>3.02</u>	Citibank	<u>6.75%</u>	<u>6.89%</u>	<u>0.00</u>
Bank of America	<u>5.93%</u>	<u>6.23%</u>	<u>1.14</u>	Bank of America	<u>7.21%</u>	<u>7.59%</u>	<u>1.53</u>
Wachovia	<u>5.50%</u>	<u>5.76%</u>	<u>0.77</u>	Wells Fargo	<u>8.06%</u>	<u>8.21%</u>	<u>0.72</u>
Wells Fargo	<u>5.68%</u>	<u>5.86%</u>	<u>0.69</u>	Chase	<u>7.91%</u>	<u>8.26%</u>	<u>1.12</u>
Chase	<u>5.54%</u>	<u>5.81%</u>	<u>0.97</u>				
Fifth Third Bank	<u>5.59%</u>	<u>5.70%</u>	<u>0.34</u>				
Montgomery 7/1 ARM Mortgage Rates			Montgomery 7/1 ARM jumbo Mortgage Rates				
	Base Rate APY		Points		Base Rate APY		Points
Citibank	6.28%	5.75%	1.03	Citibank	9.47%	6.51%	1.83
Bank of America	6.66%	6.20%	1.33	Bank of America	6.88%	7.36%	0.48
Wachovia	5.89%	5.91%	0.38	Wells Fargo	7.64%	6.61%	0.83
Wells Fargo	6.41%	6.17%	0.87	Chase	7.95%	6.40%	1.09
Chase	6.54%	5.98%	1.00				
Montgomery 5/1 ARM Mortgage Rates			Montgomery 5/1 ARM jumbo Mortgage Rates				
	Base Rate APY		Points		Base Rate APY		Points
Citibank	6.10%	5.61%	1.04	Citibank	9.42%	6.06%	1.83
Bank of America	6.40%	5.97%	1.14	Bank of America	8.07%	6.65%	1.05
Wells Fargo	6.27%	6.07%	0.87	Wells Fargo	6.77%	6.21%	0.86
Chase	6.27%	5.80%	0.95	Chase	6.74%	5.93%	0.96

<b>Fifth Third Bank</b>	<b>6.05%</b>	<b>5.78%</b>	<b>0.31</b>				
<b>Montgomery 3/1 ARM Mortgage Rates</b>				<b>Montgomery 3/1 ARM jumbo Mortgage Rates</b>			
	<b>Base Rate APY</b>		<b>Points</b>		<b>Base Rate APY</b>		<b>Points</b>
<b>Citibank</b>	<b>5.95%</b>	<b>5.52%</b>	<b>0.98</b>	<b>Citibank</b>	<b>7.50%</b>	<b>7.46%</b>	<b>0.00</b>
<b>Bank of America</b>	<b>6.55%</b>	<b>5.89%</b>	<b>1.21</b>	<b>Bank of America</b>	<b>6.96%</b>	<b>7.44%</b>	<b>0.75</b>
<b>Wachovia</b>	<b>5.62%</b>	<b>5.65%</b>	<b>0.32</b>	<b>Wells Fargo</b>	<b>7.75%</b>	<b>7.23%</b>	<b>0.21</b>
<b>Wells Fargo</b>	<b>6.90%</b>	<b>6.10%</b>	<b>0.95</b>	<b>Chase</b>	<b>7.18%</b>	<b>5.70%</b>	<b>1.03</b>
<b>Chase</b>	<b>6.09%</b>	<b>5.56%</b>	<b>1.04</b>				
<b>Fifth Third Bank</b>	<b>5.86%</b>	<b>5.63%</b>	<b>0.27</b>				
<b>Montgomery 1-yr. ARM Mortgage Rates</b>				<b>Montgomery 1-yr. ARM jumbo Mortgage Rates</b>			
	<b>Base Rate APY</b>		<b>Points</b>		<b>Base Rate APY</b>		<b>Points</b>
<b>Citibank</b>	<b>5.81%</b>	<b>4.98%</b>	<b>1.93</b>	<b>Citibank</b>	<b>7.00%</b>	<b>7.90%</b>	<b>0.00</b>
<b>Bank of America</b>	<b>7.42%</b>	<b>6.20%</b>	<b>1.53</b>	<b>Wells Fargo</b>	<b>7.25%</b>	<b>7.74%</b>	<b>0.12</b>
<b>Wells Fargo</b>	<b>7.25%</b>	<b>7.78%</b>	<b>0.12</b>	<b>Chase</b>	<b>6.60%</b>	<b>5.47%</b>	<b>1.05</b>
<b>Chase</b>	<b>5.98%</b>	<b>5.46%</b>	<b>1.02</b>				
<b>Montgomery 10-yr. fixed Mortgage Rates</b>				<b>Montgomery 10/1 ARM Mortgage Rates</b>			
	<b>Base Rate APY</b>		<b>Points</b>		<b>Base Rate APY</b>		<b>Points</b>
<b>Citibank</b>	<b><u>6.75%</u></b>	<b><u>6.90%</u></b>	<b><u>0.21</u></b>	<b>Wachovia</b>	<b>5.59%</b>	<b>5.59%</b>	<b>0.53</b>
<b>Wachovia</b>	<b><u>5.48%</u></b>	<b><u>5.82%</u></b>	<b><u>0.71</u></b>				

**Where the National Average Rates are today's!!!!!!**

AVERAGE NATION RATES

RATES provided by [BankRate.Com](http://BankRate.Com)

Overnight averages	This Week	Last Week
<b><u>30-Year Fixed</u></b> .....	<b><u>5.11%</u></b>	<b>5.30%</b>
<b><u>15-Year Fixed</u></b> .....	<b><u>4.73%</u></b>	<b>5.06%</b>
<b>Jumbo (30-Year Fixed)</b> .....	<b>6.86%</b>	<b>6.96%</b>
<b>5/1 ARM</b> .....	<b>5.78%</b>	<b>5.96%</b>
<b>5/1 jumbo ARM</b> .....	<b>5.07%</b>	<b>6.96%</b>

# Compass Bank

## Current Mortgage Rates

Rates are good for purchases in Alabama, Arizona and New Mexico

Type	Rate	Discount Points	Origination Fee	APR*
15 Year Fixed	<u>4.750%</u>	<u>0.000%</u>	<u>1.000%</u>	<u>4.939%</u>
30 Year Fixed	<u>4.625%</u>	<u>0.250%</u>	<u>1.000%</u>	<u>4.835%</u>
15 Year Fixed Jumbo	<u>7.000%</u>	<u>0.000%</u>	<u>1.000%</u>	<u>7.263%</u>
30 Year Fixed Jumbo	<u>7.250%</u>	<u>0.125%</u>	<u>1.000%</u>	<u>7.545%</u>

\*Please read carefully the Disclosures and Payment examples below.

Rates current as of: 1/12/2009. Conforming rates apply for mortgage amounts of 417,000 and under. Jumbo rates apply for mortgage amounts of \$417,001 and higher.

Rates listed are for first lien mortgages with an 80% loan-to-value on owner-occupied, single-family, detached, primary residences only. Products and rates may not be available in all areas. Rates are not guaranteed until lock-in and subject to change without notice. All loan applications subject to credit and property approval. Maximum loan limits and minimum equity or down payment requirements apply. Additional rates and programs are available. Other restrictions may apply. Consult your local Mortgage Specialist for specific details or call 1-800-COMPASS.

Conforming rates quoted are based on a first-lien mortgage amount of \$100,000 and with an 80% loan to value on a purchase money mortgage only. Jumbo rates quoted are based on a mortgage amount of greater than \$417,000 with an 80% loan to value on a purchase money mortgage only. Both are for the stated term and includes any applicable points, plus common and customary closing costs.

Example: A \$100,000 conforming loan at 6.500% (APR 6.661%) for 30 years would have a monthly principal and interest payment of \$632.07, while a jumbo loan of \$450,000 at 7.750% (APR 8.059%) for 30 years would have a monthly principal and interest payment of \$3,223.86.



As of 01/12/2009 04:46 PM Eastern

Product	Interest Rate	APR
<u>Conforming</u> <sup>1</sup> Loans		
40-Year Fixed	<u>7.250%</u>	<u>7.462%</u>
30-Year Fixed	<u>4.750%</u>	<u>4.960%</u>
20-Year Fixed	<u>5.000%</u>	<u>5.289%</u>
15-Year Fixed	<u>4.750%</u>	<u>5.115%</u>
5-Year ARM	<u>4.875%</u>	<u>4.527%</u>
<u>Jumbo</u> Loans – Amounts that exceed conforming loan limits <sup>1</sup>		
30-Year Fixed	<u>7.750%</u>	<u>7.913%</u>
15-Year Fixed	<u>7.000%</u>	<u>7.253%</u>
10-Year ARM	7.625%	6.595%
5-Year ARM	6.125%	4.936%
<u>FHA</u> – loan limits vary by county.		
30-Year Fixed	<u>5.000%</u>	<u>5.645%</u>

\* \* \* **January 9<sup>th</sup> – 12<sup>th</sup> 2009** \* \* \*

Mortgage News and Updates from Mortgage Originators



Provided by  
**Lori Harris**



*"Our Goal to succeed is Anchored by our desire to serve"*

5300 Oak Tree Rd, Suite E  
Millbrook, AL 36054  
Phone: (334) 285-5353  
Fax: (334) 244-6297  
E-Mail: [Lorih@anchormort.com](mailto:Lorih@anchormort.com)

***"Our goal to succeed is anchored by our desire to serve."***  
Call for **current rates and available mortgage plans.**

Newsletter- January - Friday 9<sup>th</sup> 2009

## MORTGAGE MARKET IN REVIEW

*Hello Ron,*

**Market Comment---** Mortgage bond prices remained volatile last week with trading tied to both the Treasury market and stocks. The Treasury market (10 and 30-year bonds) lost significant ground early in the week as investors fled the low yields opting to purchase Mortgage Backed Securities instead. The selling pressure in Treasuries caused those rates to move higher however mortgage rate benefited. Adding support to mortgage rates were lower stocks where the DOW Jones index fell below 9,000 early in the week. For the week, interest rates on government and conventional loans fell by 3/8's of a discount point.

The consumer price index Friday will be the most important event this week. The bond market closes early Friday in advance of the Martin Luther King Holiday the following Monday.

**Treasuries---** The 10 and 30-year Treasury bond yields are often viewed as "benchmarks", reflecting the overall state of interest rates in the US economy. Many

people concerned about mortgage interest rates track these bonds as a barometer for mortgage interest rates. However, in reality the Treasury and mortgage markets trade independently.

The supply and demand characteristics of Treasury bonds and mortgage-backed securities (MBSs) differ significantly. Treasury securities represent money needed to fund the operations of the US government. MBSs, on the other hand, represent borrowing by homeowners. Demand for mortgage credit is seasonal and is also affected by the state of the overall economy.

In the absence of information directly related to the mortgage interest rate markets, Treasury information can be useful. However, mortgage interest rates can vary significantly. In fact, many times the Treasuries will trade wildly while MBSs only see minor price changes and vice versa. Thus, differences between Treasuries and MBSs sometimes lead to misleading price change differentials.

## Looking Ahead

Economic Indicator	Release Date & Time	Consensus Estimate	Analysis
Retail Sales	Wednesday, Jan. 14, 8:30 am, et	Down 1.1%	Important. A measure of consumer demand. Weakness may lead to lower mortgage rates.
Producer Price Index	Thursday, Jan. 15, 8:30 am, et	Down 1.9%, Core up 0.1%	Important. An indication of inflationary pressures at the producer level. Lower figures may lead to lower rates.
Philadelphia Fed Survey	Thursday, Jan. 15, 10:00 am, et	-35.0	Moderately important. A survey of business conditions in the Northeast. Weakness may lead to lower rates.
Consumer Price Index	Friday, Jan. 16, 8:30 am, et	Down 1.0%, Core up 0.1%	Important. A measure of inflation at the consumer level. Lower than expected increases may lead to lower rates.
Industrial Production	Friday, Jan. 16, 9:15 am, et	Down 0.8%	Important. A measure of manufacturing sector strength. Weakness may lead to lower rates.
Capacity Utilization	Friday, Jan. 16, 9:15 am, et	74.7%	Important. A figure above 85% is viewed as inflationary. Weakness may lead to lower rates.
U of Michigan Consumer Sentiment	Friday, Jan. 16, 10:00 am, et	None	Important. An indication of consumers' willingness to spend. Weakness may lead to lower mortgage rates.



*Have a great week Ron,*  
 Lori Harris, Elmore County Manager, Anchor Mortgage

**Always visit [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com) for your real estate & mortgage information and do-not forget to search for available homes & properties by clicking on & opening, "Search Area MLS Listings" for current **"Active Listings!"****

**Thank you for allowing us to send useful real estate & mortgage messages to you, we truly appreciate your time.**

*Ron*

*Please let the Loan Originator know,  
You received their name/phone number from  
Ron's Weekly Real Estate & Mortgage Newsletter! Thanks.*

\* \* \* \* \*

*Notes from Ron: [Alabama Housing Finance Authority](#) and  
[AHFA'S Step-Up, Down Payment Assistance program](#).  
[You'll find much needed information on this wonderful mortgage plan](#)*

**Go to → [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com) for additional information on "The Alabama Bond," visiting [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com) look under 'mortgage information' and click on "Mortgage Rates & Information then on → One of Seven links provided for the Alabama Housing Authority program this program is not only for First-Time Buyers It's for participants who earn up to \$97,300.00 and may remain eligible for the Step-Up program regardless of household size or location! Call or e-mail Ron to set up an appointment finding out if you qualify for the AHFA "Alabama Housing Finance Authority" program. We are available to help & assist you with your real estate and mortgage needs. We would appreciate your business! *Ron***

**➔ Thanks for taking time viewing all of the mortgage plans and information! Need information? Do not hesitate to call or e-mail Ron with your questions *and/or* requests.**

Vicki Williams President of Anchor Mortgage Services, Inc.

**FROM: Vicki Williams**

**To : Customers & Clients**

**Sent : January 12, 2009**

**Subject: Rates continue to be low in the 5% range**

*Dear Valued Customers and Clients,*

Rates are in the low 5% range . . . Depending on credit scores, loan to value and type loan. Refinancing continues to be of great interest as a 1% drop is usually sufficient reason to refinance. But every situation is different; as reasons vary as well as how long they will be in the house. Thanks again for your support in 2008 and we pray that our economic will turn around and we will see our market stabilize.

Sincerely,

*Vicki Williams*

**Vicki Williams**

Anchor Mortgage Services, Inc.

1-800-745-9006

[VickiW@AnchorMort.Com](mailto:VickiW@AnchorMort.Com)

[www.AnchorMort.Com](http://www.AnchorMort.Com)

Main Office: 4260 Carmichael Court North

Montgomery, Al. 36106

334.277-0900

Millbrook Office: 5300 Oak Tree Road, Suite E

Millbrook, Al. 36054

334.285-5353

Directions: From Montgomery Al. North on I-65 - Right on Exit 181 Hwy 14 - right on Grandview Road - left on Oak Tree Road

Lori Harris, 334.285-5353 / [LoriH@AnchorMort.Com](mailto:LoriH@AnchorMort.Com)

Call Lori for current Mortgage rates & application, and let Lori know you obtained her name from Ron's Weekly Real Estate & Mortgage Newsletter!

Thanks,



**Need current rates . . . Email Ron at: [Ron@RonSellsAlabama.Com](mailto:Ron@RonSellsAlabama.Com) for current rates and we will be happy to forward rates which we have on file!**

**Bonds begin the week with a negative tone as a corrective move is still in place for Treasuries. Economic optimism and consumer confidence are the only reports remaining today. Retail sales tomorrow should be Bond friendly.**

**MortgageAmerica Inc.**

January 12<sup>th</sup> 2009

**Your Mortgage Lender**

	<u>30 Yrs.</u>	<u>15 Yrs.</u>
Conventional .....	4.50%	4.375%
FHA .....	5.00%	5.00%
VA .....	5.00%	5.00%
Rural Development .....	5.25%	
Ala. Bond Step-UP .....	5.00%	
Ala. Bond First-Step .....	N/A	
Lender Paid MI .....	6.25% (Credit 740 or above)	

## DICK LEPRE – Residential Pacific Mortgage

### Thursday January 8, 2009

We are seeing the expected reports of weak retail sales and will see a wave of store closing and layoffs. There is also a bunch of news about concerns for banks. Mortgage refinance activity is flourishing.

### Wednesday January 7, 2009

ADP reports 693,000 fewer jobs last month. This is strange because SurePayroll's report on small businesses shows a gain in jobs in December. All of the other economic news I could find is ugly.

It is my belief that some economic stimulus can be created with a new mortgage type and this will be the topic of this Friday's newsletter.

### Tuesday January 6, 2009

Yesterday we saw gigantic Treasury selling and sharp rises in Treasury yields so, of course, today we are seeing better mortgage rates. There are weak fundamentals out there but who cares? The Mad Hatter and the White Rabbit are running things.

On top of that I am troubled that the financial news pages are starting to resemble America's Most Wanted.

### Monday January 5, 2009

Treasury yields are up but still low. It looks as if the panic buying is over. Also, it is clear that there will be a ton of new Treasury debt. Going to be very interesting.

Our office is getting refurnished and I will be working from home today and Tuesday.

The below rates are for the Western States . . .  
we're bringing these to you for comparing to rates in Alabama!

Current posted rates are in effect as of 01/08/2009 12:21:48 PM Central Time.  
Rates are subject to change without notice.

30 year fixed Conforming			
Rate	Points	APR	Lock Days
5.000%	0.000%	5.048%	25

The APR is calculated using a loan amount of \$300,000 and these [typical fees](#).

15 Year Fixed - Conforming			
Rate	Points	APR	Lock Days
4.375%	1.000%	4.634%	25
4.625%	0.000%	4.733%	25

The APR is calculated using a loan amount of \$250,000 and these [typical fees](#).

30 Year Fixed - Jumbo (Stimulus Limit)			
Rate	Points	APR	Lock Days
5.000%	1.000%	5.142%	25
5.250%	0.000%	5.303%	25

The APR is calculated using a loan amount of \$300,000 and these [typical fees](#).

15 Year Fixed Jumbo (Stimulus)			
Rate	Points	APR	Lock Days
5.125%	0.000%	5.216%	25

The APR is calculated using a loan amount of \$300,000 and these [typical fees](#).

Dick Lepre  
RPM - SF  
1388 Sutter Street #412  
San Francisco, CA 94109  
[dicklepre@rpm-mortgage.com](mailto:dicklepre@rpm-mortgage.com)  
Web site: [www.loanmine.com](http://www.loanmine.com)

**Disclaimer:** We receive this/these mortgage letter/s from the above mortgage originators and/or representatives weekly, and we weekly post their information on our web site for "Customer & Client" Information & References. Ron and/or his associates & Broker are not responsible for anyone's dealings and/or transaction/s with any mortgage company or company's readers of this "Weekly Mortgage Update." Our recommendation is: "Always ask pointed questions to/for your mortgage needs and information. We are not placing this disclaimer to create concern against any of the mortgage persons or their companies, let it be known, Ron and/or his associates & Broker cannot and will not be responsible for others dealings with any mortgage company and/or their representatives whatsoever. As real estate agents/brokers, we can only give names of companies and mortgage originators. The borrower is fully responsible for their selection of mortgage provider.

Ron and/or his associates & Broker/s can and will only give status' of such mortgage companies and their employees & associates as having received good service in the past and cannot give/render positively, that same representation/service will be rendered by them/others in the future.

### *Message from Ron ---*

➔ **CHECK OUT THE Updates & upgrades to links on [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com), we pray this work will help visitors locate the information they need with greater ease.**

**Under "helpful Information"**

➔ **Before beginning your real estate search, Ron suggests: For BUYERS seek mortgage identification and acceptance. WHY?**

➔ **Buyers will know exactly what their "Purchasing Power" is, and they will be able to show the "Prospective Seller" they have the funds in waiting to conclude the purchasing transaction. Another good reason is: Buyers will not waste time looking for homes that's over their budget and/or Purchasing Power. . . another useful tool is, Buyer Applicants will be able to select the correct mortgage for their particular needs and not pay "Hidden Fees" on a home loan.**

**BUYERS! Be sure to ask the Loan Originator for a copy of the Good Faith Estimate they presented to you . . . You will be able to compare other Good Faith Estimates obtained from others.**

*Note:* **We are available to assist and guide “Sellers & Buyers”** through their real estate selling *and/or* purchasing venture, making it as stress-free as possible. OUR ultimate goal is to help our clients reach their goals.

We have many SOURCES to HELP our Client’s individual needs for Mortgages and Financing. Our sources lending strength reaches throughout the U.S.A. They have many loan packages that’ll help the most discriminate and deserving Buyer obtain the mortgage that’s meets their needs.

IF you will, please go to [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com) for terms relating to real estate and mortgages.

**BUYERS!** Need a **REALTOR®/Agent/Broker** to assist you with locating a mortgage package suitable for your needs, culling through the maze of available homes..... And finding the correct home of choice, completing all the necessary paper work needed in the offering & purchasing process, and negotiating the best possible terms for you? Call Ron and allow his 20<sup>+</sup> years of real estate knowledge go to work for you! Simply *E-mail* Ron at: [Ron@RonSellsAlabama.Com](mailto:Ron@RonSellsAlabama.Com) or call: Mobile: 334.546.1410 or Toll Free: 1.866.508.3535, and please ask for Ron.

**\*\*\*Ron is Internet connected while traveling and/or conducting community surveys or working with clients searching for their new home. *E-mail* Ron anytime and he will respond to your *E-questions* promptly. See a home that you need additional information, *E-mail* Ron the address, the Broker who has the property listed, what you would like to know about the property, and he will return your *E-questions* as soon as possible! (If Ron’s is speaking with or assisting a client, your *E-message* will be answered as-soon-as-possible.) Ron and Saunders Realty continues to obtain the tools necessary to provide State-of-the-Art Services for and too their clients.**



Updated information on [www.RonSellsAlabama.com](http://www.RonSellsAlabama.com): You will find articles and helpful Seller and Buyer information on/in: "*helpful information*"

*Ron's philosophy is very simple, helping his customers and clients with Purchasing and Selling of Real Estate procedures -- including the best possible mortgages available. Ron searches for homes that meets his client’s needs and desires and to not waste their precious time. For Sellers, Ron utilizes current products and positive procedures assisting his Seller client to prepare, position, and create action toward his Listings.*

Email: [Ron@RonSellsAlabama.Com](mailto:Ron@RonSellsAlabama.Com) or Mobile Connection: 334.546.1410

*About mortgages:* Visit [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com) and open Ron's Resource page section. You'll find a link to his weekly mortgage update. Each week Monday or Tuesday Ron updates this file . . . You may find this information useful to stay abreast of the financial market. While visiting, open Ron's **other pages** for much information about local businesses, activities and about the area schools, local news and weather.

You should visit [www.RonSellaAlabama.Com](http://www.RonSellaAlabama.Com) and open, "**more about Listings**" and look around the Montgomery Association of REALTORS® "Active Properties." You may find a home/property of interest. If you find one or more properties of interest and need additional information . . . e-mail Ron @ [Ron@RonSellsAlabama.Com](mailto:Ron@RonSellsAlabama.Com) and let him know exactly what you need or question(s) you may have . . . Your e-message will be replied to as soon as possible.

Message from Ron,

**Real Estate purchasing and/or selling can be stressful and very time consuming.**

**SELLERS** . . . My approach to positioning, showcasing, marketing, obtaining the selling value, and selling real estate is to help maximize the bottom line for my client and relieve them of the anxieties that normally come with selling one's home. Call me, and I will show you ways to market and sell your real estate investment or personal home with minimum stress and frustration. I place into action several methods introducing my listings to the buying public and Realtors®. Using pro-active tools gets them job done! My job is to sell my listings twice to the Realtor (Buyers Agent) and then to the Buyer. We will cover all these methods during our first visits and information gathering meetings.

**BUYERS** . . . do you really want to ride around looking at 20 to 100 parcels of real estate, when they're not what you want or desire? Of course not! My method is time consuming (For Me) but IT works for my Buyer Client.

After our first visitation you will give me the locations, features, and benefits you're looking for and/or need . . . Then I will take the time to pre-view several parcels culling out the properties that do not meet your requirements. When I have accumulated those properties meeting your wants & needs, we'll visit and view only those homes fitting/meeting your needs.

I also have a pain-free method in assisting my Buyer Client in obtaining the financing of their choice.

Thanks for taking time reading this message,

*Ron*

REALTOR®/Broker Since 1984

Associated with



7020 Fain Park Drive Suite 1  
Montgomery, Alabama 36117

Mobile: 334.546.1410 / Toll Free: 1.866.508.3535

e-Mail: [Ron@RonSellsAlabama.Com](mailto:Ron@RonSellsAlabama.Com)

Web: [www.RonSellsAlabama.Com](http://www.RonSellsAlabama.Com)



You and your



real estate  
Investment will be

in good hands with Ron's services.

**Market Value & Assessment**--- Ron and Saunders Realty know the south. They work with the leading financial institutions and construction professionals across the Southeast. Building or buying . . . Locating the perfect property is easy when you know even the smallest details about the market. Ron and Saunders Realty can also help you fill your commercial space using formal market analysis, management services and working relationships with top national retailers.

**Long Term Success**--- Ron and Saunders Realty has a long term relationship with their clients and successful story. When Ron and Saunders Realty commits to you, they go beyond the essentials; they bring state-of-the-art technology and opportunities to you. So when you are ready to Purchase or Sell, Ron and Saunders Management and Sales Team are ready to give you the very best of Real Estate Service. Ron and Saunders Realty is proud to say, "We earn your business and work to obtain your trust and commit to your success."

**In advance, we appreciate the opportunity to be of service to and for you!**

*Remember. . . "Professional and Quality Service is not Expensive, It's Priceless,  
and Ron's clients deserve nothing less!"*

*Ron* / Realtor®/Broker since 1984 associated with Saunders Realty