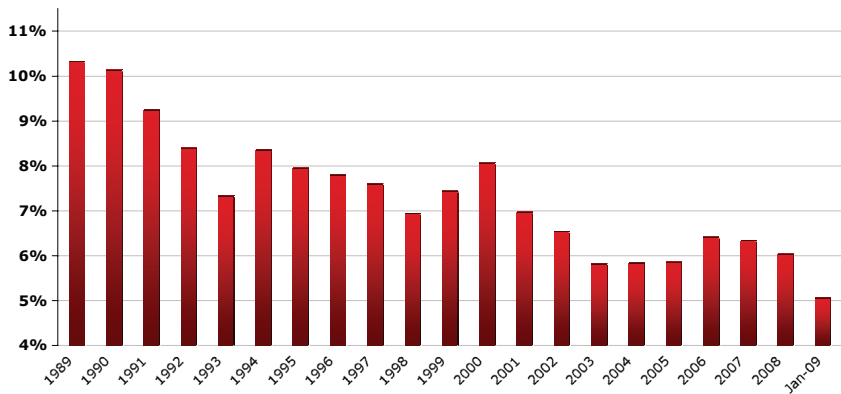




Put Today's Low Interest Rates To Work For You

Whether you're looking to refinance an existing mortgage or to purchase a new home, it's a great time to take advantage of still low interest rates. Just eight years ago, the rate was above eight percent, and in the 1990s rates were higher than 10 percent. This look back through time makes it easy to see that mortgage rates are still relatively low.



*Conventional 30-Year Interest Rates provided by the Federal Reserve Board.
The January 2009 rate is YTD through January 31, 2009.*

Take the first step toward a home purchase and contact me for a credit-checked **PriorityBuyer**[®] preapproval to see exactly how much home you can purchase with today's interest rates.

Homeownership: a solid long-term investment

- Sixty percent of homeowners' wealth comes from the equity they have built in their home.¹
- A Federal Reserve study has shown that the average homeowner's net worth is 46 times the net worth of the average renter.¹
- Homeownership is key to building long-term wealth. History proves homes steadily build equity over time.¹

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1. National Association of REALTORS[®]. January 14, 2008. Information is accurate as of date of printing and is subject to change without notice.

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