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To find out more about Operation Legacy and NEVER AGAIN! contact:
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 National Headquarters
 2827 Riverside Drive
 Ottawa, Ontario K1V 0C4
 Tel: (613) 731-0821 (Ottawa) or use E-ZEE ACCESS
 Fax: 1-800-268-0821 / Fax: 1-800-219-0988
 E-mail: info@waramps.ca
 Internet: http://www.waramps.ca
 Charitable Registration Number: 828621 09

Focus on Business



The helpful and friendly staff at The Mortgage Factory are Sylvia Mainguy, Hylton Mullings, Glenn Campbell, Paul Chatham and Sylvia Jules.

Watch out, here it comes

Watch Out, Here It Comes. The election is over, and we are set (or stuck, depending on your perspective) for another four years. Now is the time the proverbial crap will hit the fan.

If you've been keeping an eye on the dollar you've seen that it's getting killed.

The blame has been placed on the U.S. having a stronger economy than expected, (we should be so lucky as to have that problem) and they're expected to raise interest rates very soon to slow down growth.

What this means to us, is that rates will have to rise at a minimum of the same pace as the U.S. or there will be nothing left of the dollar.

In general, the housing market is reasonably strong, although not nearly as active as we were led to believe. Prices have risen slightly, but contrary to what we are being told, it is still a buyer's market, not a seller's.

What Should I Do?

Simply, act as quickly as possible to take advantage of the current rates. Consolidate all or as many debts as possible by way of a new First or Second mortgage, or a combination of mortgage and a loan for the balance.

Should I Shop All Over Town?

Absolutely not. The last thing you want to do is have a large number of inquiries on your credit bureau file. Remember two things, most

lenders go on some type of scoring system now, and any more than three credit inquiries about a six month period does serious damage to your point level.

The second thing is that the first item most lenders do on a file is a credit bureau inquiry. Logic would dictate that the purpose of the loan or mortgage and qualification of numbers or income would come first, but as we all know, logic seldom is used in gathering credit.

Why the Mortgage Factory?

Experience, professionalism and a vast lender base. With over 12-years experience in Durham and over 22-years servicing Ontario, we know both market and the lenders ever-changing policies cold.

Our foremost concern is getting the client the best available terms and conditions on their individual situation. Most loans and mortgages will have an approval within 48 hours of documentation being received. Remember, all first mortgages are at half a percent below posted institutional rates regardless of term.

Second mortgages are available to 100 per cent as long as the credit history is good. Cottage mortgages are available at very competitive rates and conditions have always been a speciality, with savings of \$500 to \$1000 a month not being uncommon.

Till Next Time
 Glenn A. Campbell

Classified Advertising Deadlines

Stouffville Uxbridge Tribune Tuesday Edition Deadline Monday 12 NOON	Economist & Sun Tuesday Edition Deadline Monday 2 pm
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