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Focus on Business

It's that time of year

Summer is just about over. The kids are back to school, (most of us saying Thank God) evenings are cooler, and lots of rain. It also won't be long before the financial institutions give their reports and we are again bombarded with new record profits.

Rates, much to my surprise, have not risen (short term have increased slightly) and thanks should be given to the U.S. because their anticipated increase has been held off, at least for the short term due to a stable economy.

The prices for the residential housing market have had moderate increases this year, and the amount of buyers versus sellers has almost equalized. This creates a far more stable effect than we have been accustomed to for a number of years.

What Should I Do?

The single most important item, is to get your finances in order. Take a good hard look at all your monthly payments, and see what a good consolidation can do for you. Also, take into consideration the high rate of interest that you are paying. On a large number of those credit cards, the minimum payment just barely covers the interest. A good consolidation can save you hundreds of dollars a month in payments, and equally important, you will be in a position to actually save some money each month for those emergencies that seem to crop up two or three times each year.

Our average monthly savings for clients, in excess of \$800 a month. (Remember this is net dollars).

A Little About Credit

One of the most important common comments in the market is that there "is so much money available". This is true, however, in a disturbing number of cases, unless you can "walk on water" there will be some type of problem. Most credit is now granted or

declined by either a computer, or a computer generated scoring system. Points are given or taken away for job stability, savings account, credit history, (not just the present, but the past as well) and the number of inquiries on your credit bureau.

The two most important factors are credit and inquiries. The days of paying everything with cash are gone. It is almost a requirement for the credit scoring system that you have a major credit card, and one department store card. In other words "damned if you do and

damned if you don't". In the past you could wait until your accounts would get three to four months behind and then realize that the time has come to get them under control. THIS TYPE OF THINKING NO LONGER WORKS. Today in most cases, if your accounts get more than one month behind you have a serious problem. To show the flaw in the credit reporting system, the single largest debt that most people will ever have is their mortgage. Did you know that first mortgages are not, and never have been reported on your Credit Bureau? How is that for a screwed up system?

The days of shopping all over for the best terms and conditions are over. Each and every time you apply for credit, an inquiry is lodged on your credit bureau. If you have more than three inquiries over the past six months, serious points are lost on the almighty scoring system as you are deemed to be a credit seeker.

Why the Mortgage Factory?

Fast Professional service, a long history in your area, terms and conditions that are best suited to your individual needs and requirements. First mortgages that are always at least a half percent below market rates.

Till next time
Glenn A. Campbell



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

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