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Focus On Business

The New Expanded Central Funding Group

Trying to obtain financing has always been a complicated chore, but it seems this year all stops have been pulled out to make your life more complicated. The number of available lenders are rapidly reducing in numbers. This is mostly due to take overs and the dreaded mergers. We are being led to believe that these mega institutions are needed to compete in the global market. I personally consider that an insult to my intelligence. Personally, I am more concerned with what is happening in Canada. No matter how it is flowered, a monopoly is just that. When competition has been diluted to a level where competition is not a factor, a monopoly exists. The Canadian dollar has been going up and down like a toilet seat, but mostly going down. This can only go on for so long before action has to be taken, and this can only mean increased rates.



The friendly and knowledgeable staff at Central Funding Group are from left, Melanie Jackson, Glen Campbell, Gilda Dean, Ray Rehman, Sylvia Jules and Paul Chatham.

On a Positive Note

The housing market has remained fairly active, with prices continuing to increase slightly. The job market seems to be on a slight increase with companies finally starting to hire again. Rates so far have been stable with minor glitches up and down.

Changes?

Lenders are becoming much tighter on credit history, and we have recently seen applications turned down because of an account being ONE payment in arrears. The vast majority of lenders now use some type of scoring system to determine if you will or will not get that loan or mortgage approval.

What Should I Do?

Consolidate now. Get your debt structure in line before it becomes a major headache. Our debt consolidations save an average of \$600 a month, and some clients have saved in excess of \$1400 a month. Act before credit problems start, rather than waiting till you win the lottery or your credit starts to fall into arrears. Make certain that the person working for you has your best interest at heart. At Central Funding, we always make your needs our first priority, and on all first mortgages we always offer a 1/2% below posted market rates.

In Conclusion

I would like to welcome Melanie Jackson, Gilda Dean and Ray Rehman, our newest members, to our team of Professionals. May you have a long and successful career with Central Funding Group.

Till next time
Glen A Campbell

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