



The Mortgage Factor

Information You Need to Purchase Real Estate

JULY 2009

Mortgage Rates Conforming

30 Year Fixed 5.14%
15 Year Fixed 4.63%
5/1 Libor ARM 4.83%

Market Indices

11th Dist. COFI 1.832%
12 Month Treasury 1.051%
1 Year Libor 1.606%

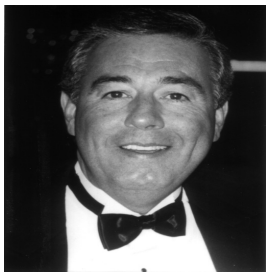
Wealth Coaching Seminar

September 17, 2009
7:00-9:00 PM

EFM e-books for Building Wealth Infinite Wealth Life Skills

www.EFMFinancial.com

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We anticipate that you are having an enjoyable summer and that the recession and all the negative news has not effected you personally. We predict that the real estate recovery will take place around this time next year. What will not change in the foreseeable future is that home buyers will have to document their income with the last two years tax returns and current pay stubs. Since a portion of our clients are self employed, the qualification issue can be a challenge. In addition, our young home buyers whom have limited income will have to entertain co-ownership so that they can document significant income to purchase their first home.

The FHA loan program offers a tremendous opportunity for many buyers in view of low down payment of 3.5 % for up to \$729,750.00. For clients that already own a home, it is an excellent time to consider refinancing at the current low interest rates and consider purchasing a second home or investment property.

We are excited about our next Wealth Coaching seminar scheduled for September 17. Please see the attached flyer for details and reserve your spot on our website. It's time to take the next step towards your wealth accumulation.

EFM is proud to announce its affiliation with Rosanna Caira and United Credit Education Services who can assist you in establishing a 720 credit score. Those of you that have been shopping for a house or a car have realized the urgency of having an unblemished credit report along with a 720 credit score. Please contact Rosanna for additional information if this program is needed by you, a friend or family member via our website at www.EFMFinancial.com.

Our Goal - Your Financial Independence