

The CS Advisory Group

# the plan: action alert



## ***WOW! HUGE Refinance and Purchase Opportunities!***

Talk about non stop activity! Just when you think you finally understand what's going on in the Mortgage and Real Estate Markets, it takes another extremely dramatic turn! WELL, what we DO know is that **HOME LOAN RATES HAVE DROPPED BY HALF A PERCENT, THIS WEEK ALONE, FROM 6.5% TO NOW JUST 6%.**

So, what does this mean to you? If you were thinking about either refinancing your existing home or have been in the market to purchase a new one, **NOW** is the time!

This most recent move by the US Treasury to takeover Fannie and Freddie has created an **EXTREMELY** small window of opportunity by lowering mortgage rates. This will not last long.

If you already have a Conventional, FHA, VA, Jumbo, Fixed, Adjustable, Second Mortgage, or Interest Only and want to know if refinancing now can benefit you please call me directly at 732.996.6498 or 818.762.0844.

If you have been asking yourself if now is the right time for you to purchase a new home? That answer may very well be yes. Inventory levels are **HIGH**, Prices are **LOW** and ....**GUESS WHAT?** Yes, I've already said it, **RATES ARE VERY LOW TOO!** I'm happy to run through purchase scenarios with you as well, so, call or email me.

We are committed to get the right information in front of you and to help make the best mortgage decisions.

### About Tracy Cavanaugh

Tracy has over a decade of experience in the mortgage banking industry. She established the Advisory division of AFFG with offices in both east and west coasts.

Tracy has earned the designations of both Certified Mortgage Planning Specialist (CMPS) and Certified Mortgage Planner (CMP) and holds a New Jersey Mortgage Banking License for both first and second mortgages and is a licensed California lender. She is a member in good standing with the Financial Planning Association and Certified Mortgage Planning Specialist Institute.

For additional assistance, please call Marti  
Sheredy VP of Client Services at (818) 762-  
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Warm Regards,  
**Tracy Cavanaugh CMP, CMPS**  
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