From: Tracy Cavanaugh
To: Marti Sheredy;
Subject: Lowest Rates In Our Lifetime!
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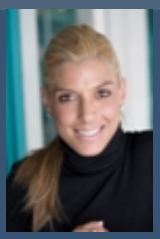
The CS Advisory Group

the plan: action alert



Lowest Rates In Our Lifetime!

These are incredible times! Recently, the Federal Reserve cut interest rates by .75%, bringing themdownto .25%...
the lowest Fed Funds Rate in history. Additionally, the Fed has been purchasing Mortgage Bonds, which has helped drive interest rates to the lowest levels seen in our lifetime. While this is great news, we must remember that these windows of opportunity may exist for a very briefperiod of time. And the interest rate market has recently been incredibly volatile, with spikes of .25%within hours and .50% within days. As rates can change quickly, locking as soon as you can to obtain arate that works for you is the best policy.

Although we are now experiencing the greatest opportunity ever to save money on mortgage rates, there are a few things I would like to caution you on.

Don't make the mistake of waiting to see if rates will go even lower, which is dangerous for a few reasons.First, depending on the health of the real estate market in your neighborhood, your property's appraisedvalue could decline as a result of foreclosures and other homeowners in your area selling under pressure.This could prevent you from being able to close due to decreased equity in your home.

Additionally -even if rates got slightly lower some months from now, the monthly interest savings you could be enjoyingby acting right now adds up very fast. The opportunity cost of waiting - for something that may neverhappen - could quickly mount up into the thousands of dollars.

Also, as more and more homeowners and home

About Tracy Cavanaugh

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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.

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buyers take advantage of today's rates, expect that the time it will take to complete your transaction could increase, so a little patience may be needed. It is important that we get all your necessary documentation immediately to help you start saving money rightaway.Don't wait. With the lowest rates on record, there may never be a better time to put more money in yourpocket. Call me today and we can explore your options.Calling me won't cost you a dime... not calling could cost you a fortune.

Please see the downloadable .pdf article for a detailed exclusive on this more details at the link on the right.

If you have any questions, please contact my team for further details (818)762-0844.

Warm Regards,
Tracy Cavanaugh CMP, CMPS
The CS Advisory Group

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