

 The CS Advisory Group

the plan: action alert



Overload: Can Credit Freeze Cause Brain Freeze?

It's election time and as Americans, while we may find ourselves divided by the political issues of the day, we are uniquely unified by our shared feelings of anger and confusion for our current financial crisis. Young, old, working class, wealthy, we're all affected and trying to sort through this to figure out what it means and what it will mean.

It's a complex economic situation that seems to take on a new shape each day. The onslaught of those non stop developments coupled with the rapid fire sound bites to explain them can be dizzying and scary.

How can we be sure of the reasons why we need to understand what's going on with LIBOR, frozen credit, or mortgage backed securities when we don't even know what the heck they do? What we all do know is that this disaster started in the Mortgage/Housing Boom/Bust and is somehow affecting our individual lives. Your largest debt (mortgage) impacts your largest asset (house). We understand that your home shelters your most important relationships. We'll keep the action alerts coming in an effort to give you quick, clear and simple explanations.

However, please feel free to email or call me on any questions that you might have when you need answers on home values, credit, what's on the horizon, or the different opportunities that are out there. Reach out to Marti Sheredy VP of Client Services at (818) 762-0844 or email MartiSheredy@TracyCavanaugh.com or Tracy Cavanaugh at Tcav@affg.org. We are please to be of any help!

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.

Warm Regards,
Tracy Cavanaugh CMP, CMPS
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