



615-370-4521 ofc
866-433-6266 ofc

www.fixedfeemortgage.com

Credit Scoring

In the last newsletter, we started a seven part series on credit scoring. This topic has become so popular, we have placed the entire series on our website for quick access. FFM strongly encourages you to read this series and discover what affects your credit scores and how they are generated by the credit bureaus!

The Lighthouse

Bringing *Light* to the Mortgage Industry

Fixed Fee Mortgage is nationwide!

For the past four years, Fixed Fee Mortgage (FFM) has been the nation's only lender providing wholesale interest rates, mortgage rebates, and a fixed fee for service! This model has provided hundreds of opportunities to assist customers in maximizing the return on investment on their mortgage and we are most grateful! FFM is now blessed with several more opportunities to serve others at much greater levels. Effective June 1, 2005, Fixed Fee Mortgage started closing loans nationwide! "This has always been our goal." states Gene Frost, the company's President and founder, "We now have the opportunity to raise the bar for the industry nationwide!" FFM's fee structure is 65% less than the national average, the company's technology allows the opportunity to close loans in 4-5 days, and the passion for educating consumers on the mortgage lending process is unprecedented! Thank you for your support in supporting the company's mission statement, "To educate and empower you with the tools needed to make a stewardship based decision on your mortgage."

As a result of the national expansion, Fixed Fee Mortgage has moved its corporate office to Brentwood, Tennessee and the company's NEW contact information is:

615-370-4521 ofc 866-433-6266 ofc toll-free

www.fixedfeemortgage.com

How Are Your Investments Doing?

Over the past two years, the purchase of residential investment property has risen dramatically! Investment property in the past most often referred to beachfront property but not anymore. Rental homes have become an important part of investment portfolios for many Americans and the numbers are growing every year. In 2004, investment property purchases increased 18%. Why? Several reasons include:

the increase in foreclosures providing more opportunities to purchase homes with extensive equity, consumers becoming more educated on real estate investments and how to make them profitable, and the reminder due to the ups and downs of the stock market that real estate is a solid return on investment option.

The growth of real estate investments is hampered by the fact that very few accountants and financial planners spend much time in this area due to their inability to make the same financial returns when consulting on real estate compared to traditional investments. Several factors affecting real estate returns are annual appreciation of property value and annual depreciation based on IRS guidelines, net rental income, mortgage interest tax deductions, and numerous tax deductions due to the operating expenses. The most important factors impacting real estate returns are location, location, location! As a result, a real estate agent experienced in real estate investments is also very valuable. It is not difficult to average a net annual return of over 20% on real estate when guided properly. If you would like to learn more about real estate investing, feel free to contact us and we will connect you with licensed professionals experienced in real estate investments.

