



Homepath Program Opens Doors.

Rod Thompson, President.

How's this for a new product – **NO MI and NO APPRAISAL** on a **95%** conventional loan? These are two attractive features of the **FNMA Homepath** program.

Did you know there are over 6,000 homes owned by Fannie Mae just in California that are eligible for special financing to a new qualified buyer?

This is a great incentive for homebuyers who can close their loan before May 30, 2010. Borrowers get the benefit of a low down payment, easier qualifying and reduced fees.

Most Realtors and Brokers are eligible to use this program, so get an offer accepted by FNMA and get the loan funded and underwritten by a lender like **US – FGFC!**

Is it Hong Kong, Macau or Singapore or....do the Jetsons Live Here?

No, it's the MGM City Center in Las Vegas and it's completely changing the face of the strip, with a prime location between the Bellagio and the Monte Carlo.

With the massive 4,000 room Aria Hotel and Casino and its 16 restaurants along with 4 to 5 other major hotel and condominium projects and with 500,000 square feet of restaurants and shops, it's simply amazing.

You've never had a "Hangover" this good. Look it up and read about the 66 acre marvel – the largest residential/retail project in U.S. history – **NOW OPEN!**

As a lender, you should know about it because someone is going to ask you about a 2nd home condo someday in the luxurious Veer Tower or Panorama Towers (just behind this project).

If you are a person who appreciates fine dining, amazing architecture and stunning entertainment...well, you just have to check it out!

New year, new challenges.

2009 was a tough year for new housing starts in Orange County and elsewhere. But after a nearly 3 year melt down, 2010 should be a breakout year. We are on the look for new, uncomplicated products that help stimulate the market. We still have some of the best, most sensible underwriting and performance times on FHA & VA loans. Bring them in and we will fund them as quickly as we can.

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FGFC is Back in More States.

We are now lending in **Arizona** and **Colorado** in addition to California and Nevada – for qualified, licensed Brokers.

Don't Fear the RESPA!

Check out our website for the appropriate forms you will need for submission. Just click on "Forms" and everything you will need to be in compliance is there. Hey, it's time for less Webinars and MORE FUNDINGS!



Street Smarts

No one can predict where interest rates will go. Some of the industry's top so called "experts" from years past ended up as top salespeople for the *cash for clunkers* program.

The most one can do is try to minimize the amount of stress a volatile market can cause. You can do this by watching trends and understanding how economic indicators can affect the ups and downs of mortgage pricing.

Every day, FGFC publishes a mortgage market commentary on the daily ratesheet. This short narrative outlines current market conditions, economic data releases and market sentiments you can use to help make the decision of whether to lock or float your loan.

It's not a crystal ball, but it can mean the difference between taking a calculated risk and just plain gambling. Go to www.fgflend.com.

Grand Jumbo
Sometimes, closing 1 loan
is better than closing 8.

As low as 4.875%
Loans up to \$2.0 Million
See pg. 3 of our ratesheet.