



**Tim Harrison**  
 BRANCH MANAGER  
 (909) 920-5260 ext.108  
 (800) 566-2475 TOLL FREE  
 Tim@HLCTeam.com EMAIL  
 www.HLCTeam.com WEB



**BROADVIEW**  
 MORTGAGE  
 Mortgage Bankers Since 1988

**MORTGAGE**

## NOVEMBER 2009 GIVING THANKS

Prepared by Tim Harrison

The season of giving thanks is once again upon us. Here at Broadview Mortgage, we know we have a lot for which to be grateful.

The mortgage industry has been challenging and volatile. We are striving to improve our systems and performance every day, adapting to the market to do the very best job for our clients. If you have not been by our office lately, you might not know that we have expanded so that our whole team can work closer together.

We hope one of our clients, Mike Jones, will forgive us for borrowing his email signature tagline. It said, "Quality is never an accident. It is always the result of high intention, sincere effort, intelligent direction, and skillful execution. It represents the wise choice of many alternatives." Quality is our priority. We believe that is why we have gained the trust of those who work with us. We are thankful for that trust, and we hope to build upon it.

We want to thank each and every one of our clients, colleagues, agents, friends, family and community for keeping us in mind for their home financing needs. We hope to be of service to you today and well into the future.

*Have a Happy Thanksgiving!*

**\*Conforming Loans up to 417,000**

Int Rate / APR

30 yr. Fixed 1 point  
 4.875% / 5.028%

15 yr. Fixed 1 point  
 4.250% / 4.510%

7 yr. ARM 1 point  
 4.000% / 4.145%

5 yr. ARM 1 point  
 3.500% / 3.641%

30 yr. FHA 1 point  
 5.000% / 5.143%

**\*High Balance Conforming Loans up to county conforming loan limits**

Int Rate / APR

30 yr. Fixed 1 point  
 5.000% / 5.132%

\*Rates are subject to change.



Equal Housing Lender

Licensed by the Department of Corporation under the California Residential Mortgage Lending Act License Number 413 0745; Department of Financial Institutions, state of Arizona License number BKBR-0111368; State of Colorado Department of Law, Uniform Consumers Credit Code, Supervised Lenders License, License Number 989235; State of Oregon, Department of Consumer & Business Services, Division of Finance and Corporate Securities, License No. ML-3898. Some products may not be available in all states. This is not a commitment to lend. Restrictions apply. All rights reserved.