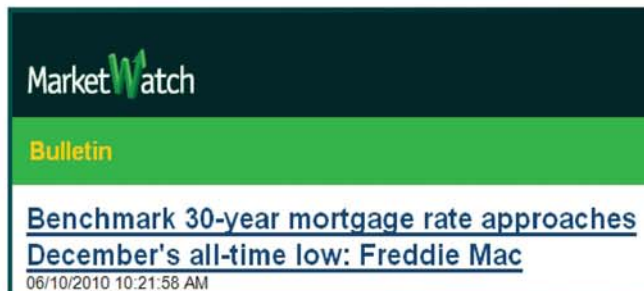


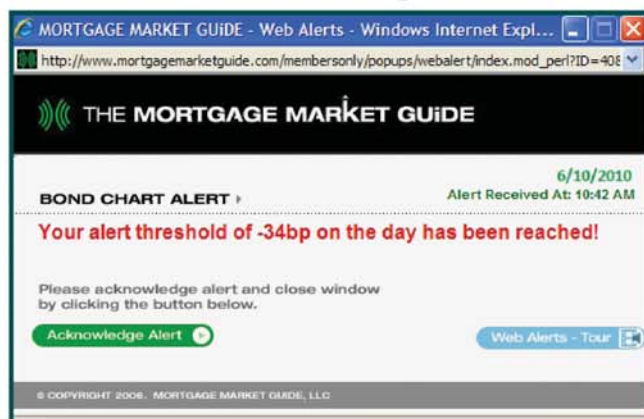
# Rates and Reality



## The Newsflash



## The Reality



The problem we often see with mortgage rate information that comes from the media vs. mortgage rate information that comes from the moment is that the two can be hopelessly disconnected. This is evidenced above as the headline says rates are approaching a low while the market alert shows that rates are actually heading higher. Look closely and see that these were released within a 21 minute span. In other words, the "news" was actually old.

Mortgage rates in the media are usually based on the Freddie Mac average for the prior week. While this can be indicative of a longer trend, it's rarely indicative of the present as financial markets are fickle and prone to sudden departures or reversals.

For solid information and a quote that reflects not only the real deal but the specifics of your situation and transaction, nothing less than a proper consultation is required. As this is what I do, I'm always happy to assist you in determining what is really available right now along with the best strategy to take advantage of it.



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