

Canton Street Mortgage

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Personalized service is the key to our success...

Check out our Newly Designed Website!
www.cantonstreetmortgage.com

Don't forget to file your Homestead Exemption!

Fulton County
Deadline June 1st
www.co.fulton.ga.us
404-730-6440

Forsyth County
Deadline June 1st
www.forsythco.com
770-781-2110

Cherokee County
Deadline May 1st
www.cherokeega.com
678-493-6400

DeKalb County
Deadline May 1st
www.co.dekalb.ga.us
404-298-4000

Cobb County
Deadline June 1st
www.cobbassessor.org
770-528-3100

Gwinnett County
Deadline March 1st
www.co.gwinnett.ga.us
770-822-8800

You will need a copy of your warranty deed, your driver's license, your license plate number, and your social security number.

January 5, 2006



Canton Street

Mortgage Corporation

Rates are Inspiring Change!

In 2006, we started to see rates slowly creep-up. With the start of the new year, rates are slowing dropping.

Many factors contribute to the flux in the market place. At times, this can be overwhelming when trying to determine when to lock an interest rate. The current predications for the March meeting of the Federal Reserve Board is a cut in the interest rate as a result of a slowdown in consumer and business spending. Unfortunately, this is only a prediction.

So, how do you know to refinance or even purchase. Here are a few key items to consider. First, call your

mortgage consultant and receive his or her analysis on how interest rates have been behaving over the last few weeks. Second, consider your current situation. Are you in an adjustable rate mortgage? How is your credit? Do you need a larger house, or is it time to down

size? Third, consider the value of your home. And finally, call Canton Street Mortgage today to either affirm your decision that your current mortgage is the correct product for you, or the staff can provide you with a new mortgage product to fit your current needs.



Come visit us any time. In person or online at www.cantonstreetmortgage.com

Special points of interest:

- 2007: Market Outlook
- Lock your Rate Now!
- Take Advantage of the Equity in Your Home
- Ready for a 2nd Home?

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Looking for a New Home? Considering Moving in 2007?

If you are considering purchasing a new home this year, please consider taking advantage of our lock-and-shop program. This program allows you to pre-qualify for a loan and then lock an interest rate without a specific

property. This program has two great benefits. First, you will know you are pre-qualified for your mortgage and can shop with confidence. Second, you will be guarded against any increase in rates. Plus, if

rates lower during your lock period, we can lower your rate to the new rate! This program is truly win-win. Thus, if you are about to walk out the door to look for a new home, give us a call to lock your rate!

Time for a Mortgage Tune-Up?

As the New Year begins, we set goals to be more organized, to get in better shape, to be more financially secure, and the like. These goals allow us to make the most of life, but have you thought lately about your home? Is it in need of a "mortgage tune-up"? It is always important to consider the changes that you have undergone and compare them to the mortgage you have. Have you improved your credit score lately? This could lead to lower rates!

When you first bought your home were you concerned about low monthly payments, but now you are ready to invest more in the principal of your home? Have you renovated using your Home Equity Line of Credit and are ready to convert that balance to a fixed rate? Or, do you have an ARM that will begin adjusting soon, and it is time to refinance? There are many things to consider when evaluating your mortgage. A "mortgage tune-up" might

be the key to gaining the most out of your home. Please feel free to give Canton Street Mortgage a call today to see how we can fine-tune your mortgage.



Simplify the Tangles of Divorce

"...divorce is complicated, our goal is to simplify the mortgage process..."

Do you know someone going through a divorce? We understand the burdens associated with this process, and we would like to help ease some of the concerns or points of friction. Canton Street Mortgage is teaming up with a group of financial advisors to create a program that will provide advise on financial concerns resulting from the divorce.

When a couple goes through a divorce there are many different outcomes that can result from the separation. We are prepared to work with all those situations including refinancing the current residence into one name or helping finance the purchase of a new home.

The process of divorce is complicated, our goal is to simplify the mortgage process in order to reduce some stress. If you know of someone that could use our advise, please pass on our information.

Considering a Second Home?

A second home can be a very lucrative investment or a relaxing get away. Canton Street Mortgage is able to lend in almost any state. If you are considering investing in a second home, let us help provide the best financing available.

Our out-of-state loan department currently specializes in Florida and Tennessee. We have many Certified Brokers on staff in order to make your loan as smooth as possible. We are your local company for your personal expansion!



Would you like to have your own beachfront view?

Inside information on Gaining Equity from your Home

A Home Equity Line of Credit (HELOC) allows you to borrow against the equity in your home. The money can be taken as needed rather than in a lump sum and interest is charged on the outstanding balance. The interest owed is calculated based on the prime rate (currently prime is 8.25).

By having a HELOC, you have access to money whenever you need it and the money can be used for

emergencies, to pay higher interest credit card debts, home improvements, auto purchases, investments, education, medical bills, etc. In most cases, the interest on the HELOC is tax deductible, there are little or no closing costs, and you can borrow up to 100% of the equity in your home.

Another way to borrow against the equity of your home is a fixed rate second mortgage. It is borrowed in

one lump sum. There is a fixed monthly payment which pays both principal and interest, but you would not have the flexibility of taking a series of advancements as needed. This type of loan offers the security of a fixed rate and fixed payment while the HELOC has the advantage of a revolving credit line and the lower interest only payments.

Call us today to discuss which option is right for you.



Need a little extra cash to finish a landscaping project?

Supporting our Schools!



We support our students both inside and out of the classroom.

We are half way through the school year, and we are pleased at the services we have been able to provide to the local schools. Thank you for supporting our company; we hope our commitment to the schools demonstrates our commitment to growing our community.

Roswell North Elementary:

*Sponsored the 1st grade trip to the library

*Platinum Sponsorship at the Family Fall Festival in support of the PTA

We are also going to be supporting the purchase of yearbooks for 5th graders who cannot afford them.

Crabapple Middle School:

*Sponsor the Saturday Scholars Program

We are also going to be supporting the Honor Roll Breakfast.

Roswell High School:

*Sponsored the Football and Basketball Booster Clubs

We are also going to be supporting the Foundation. Plus, We will support the Lacrosse and Baseball Booster Clubs during their spring season.

By choosing Canton Street Mortgage, you are choosing to support our community!

2006 Event Highlights

Annual Carnival

In conjunction with the City of Roswell's 56th Annual Youth Day Parade, we hosted our annual carnival in October. Thank you to our many guest who joined in the fun. It was a day full of hot dogs, popcorn, cotton candy, and more. Canton Street Mortgage enjoys sup-

porting the families that make our community. We look forward to seeing you next year!

Door Decorating

Canton Street Mortgage won 1st place in this year's Canton Street Fall Decorating Contest. Our prize money will go towards providing the

community with more fun-filled events throughout 2007!



Everyone enjoying the 2006 Carnival and Youth Day Parade!