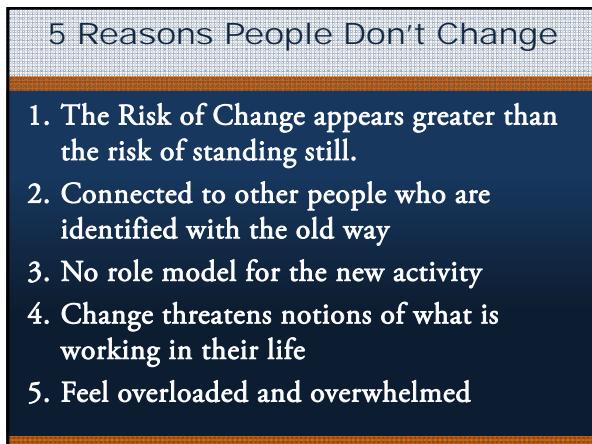
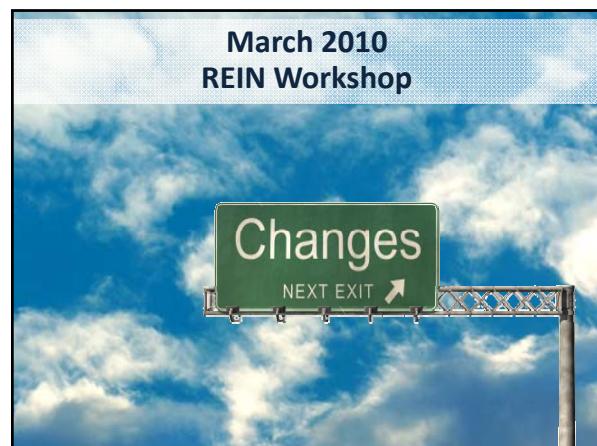


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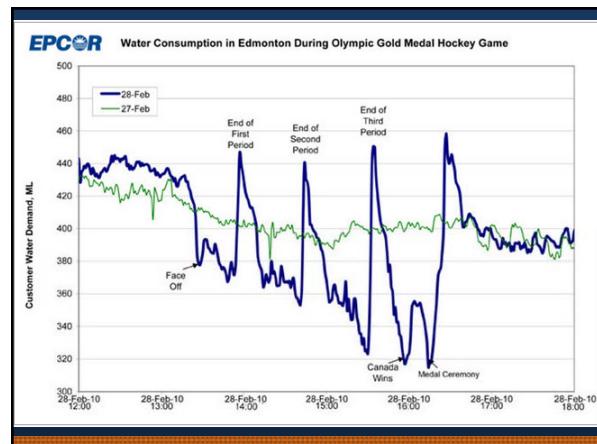


Real Estate Investment Network
"The difference between Real Estate Investing...and Real Estate Guessing."™
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5 Reasons People Don't Change

1. The Risk of Change appears greater than the risk of standing still.
2. Connected to other people who are identified with the old way
3. No role model for the new activity
4. Change threatens notions of what is working in their life
5. Feel overloaded and overwhelmed



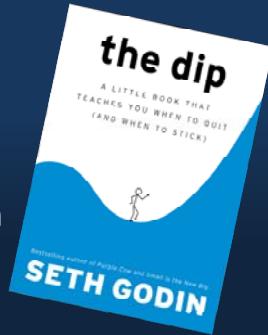
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Peter Kinch
MORTGAGE TEAM
Our goal is to help you achieve yours!

March 2010 Rate Update

- Long-Term Now @ Record Low
- If Converting – Do it Now
- If Floating – Increase Monthly Payments to 5 Yr Posted Rate
 - Adjust budget to avoid payment shock
 - Accelerate Debt Reduction

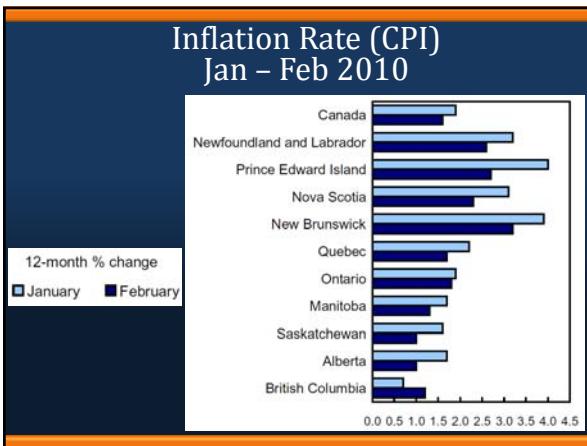
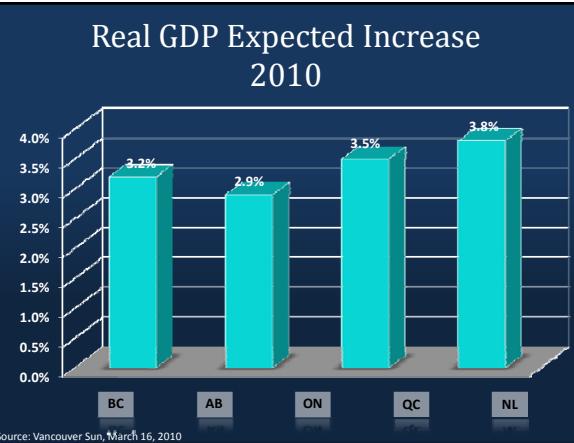
Recommended Reading:



Title: The Dip

Author: Seth Godin

Timely Economic Insights & Action Steps



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