

# The Mortgage Messenger

**F**ive years. When I started Perennial Mortgage 5 years ago, after 3 years experience as a loan officer and no experience as a business owner, I had no idea what I was getting into. Now, as we approach our 5-year anniversary, I can't believe how fast it has gone and how fun it has been. It's been a challenge but I love the people I work with and helping my clients buy homes and achieve their financial goals is very rewarding.

Cheers! Here's to the next 5 years!

Sincerely,

Heidi Snow, President

[hsnow@perennial-mortgage.com](mailto:hsnow@perennial-mortgage.com)

## Client Comment Corner

*"Matt was outstanding!! We'll ask for him by name in the future."* Paul & Kathleen G., Albuquerque, NM

*"Karen was extremely helpful throughout our home buying process. She's a great loan officer."* Chris & Mindy A., Albuquerque, NM

*"I had a great experience working with Heidi and Perennial!"* Jill S., Albuquerque, NM

*"Felt like family!"* James & Sally H., Albuquerque, NM

## Happy 5th Anniversary!

**Perennial Mortgage** is pleased to announce the celebration of our 5th Anniversary in business. In May 2002 we opened our doors. Since the beginning we've had a strong commitment to providing our clients and business partners with exceptional service. We want to thank all of the borrowers, real estate agents, title companies and the many others who have made us a success. Cheers!



Perennial Mortgage celebrates 5th Anniversary. From left to right, **Matt Hunter**, Sr. Loan Officer; **Karen Hopkins**, Sr. Loan Officer; **Heidi Snow**, President; **Angela Bruyneel**, Loan Processor; and **Roger Kennett**, Office Manager.

## Opt Out of Solicitations

Have you been annoyed by unwelcome offers of credit and insurance policies? Do these offers increase after you have applied for financing somewhere?

Did you know that some creditors purchase pre-screened leads from the credit bureaus. The credit bureaus sell data on individuals who have had recent credit inquiries and may be shopping for a loan. For example, if Perennial Mortgage pulls your credit for your mortgage application, the credit bureaus may sell your name and credit score to other mortgage companies and you may be inundated with solicitations based on that information. While these prescreened solicitations usually come via mail, they may also call you or send you an email.

You can reduce the number of unsolicited offers. The Federal Trade Commission has set up a toll free number and a web site where you can go to prevent the credit bureaus from selling your data.

[www.optoutprescreen.com](http://www.optoutprescreen.com)

1-888-5-OPTOUT

Go to [www.ftc.gov](http://www.ftc.gov) for more information.



**S**ave a tree! You are on our list to receive **The Mortgage Messenger** and other communications from Perennial Mortgage. If you wish to be removed from our list, please contact our office or email us at [rkennett@perennial-mortgage.com](mailto:rkennett@perennial-mortgage.com)



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Albuquerque, NM 87110

## Reduced Mortgage Delinquencies in Albuquerque

As reported recently by CreditForecast.com, the Albuquerque market has had a significantly lower mortgage delinquency rate than the rest of the nation (2.52% versus 2.87% nationally). In addition, in the first quarter of 2007 we saw a reduction in delinquencies over the last 18 months of 0.22%. Only 13 of the 200 metro areas included in the report ranked better than Albuquerque.

Albuquerque's strong job growth continues to contribute to a solid real estate market. Although housing appreciation has mellowed somewhat over the past year, warnings about a bursting real estate bubble have not come to pass. Residential real estate continues to appreciate.

That means it's a great time to buy a home. The pressure's off and it's more of a buyer's market. Whether you are moving up, down-sizing, buying an investment property or your first home, please call us to help you with the financing.

**Heldi Snow**  
President, 505-235-6920

**Karen Hopkins**  
Sr. Loan Officer, 505-362-7491

**Matt Hunter**  
Sr. Loan Officer, 505-385-4385

### You Think You're So Smart!

The answer to the following limerick can be a person, place, thing, word, or an abstract noun. Can you name the subject of this limerick?

A metropolis in the U.S.,  
I hold millions of people, no less.  
But if you were to be  
Just a mile south of me,  
Would that put you in Canada? Yes!

If you want to see if your answer is correct, or you can't figure it out and want to know the answer, email or call Roger Kennett (our resident "Mensa Dude") at rkennett@perennial-mortgage.com or 888-9500.

### We Are a Referral-Based Business!

We generate referral business by being extremely knowledgeable about mortgages and providing exceptional personalized service to our clients.  
Whom do you know who needs our services?

**505-888-9500**

**Perennial**  
**MORTGAGE**

*Always there for you*