

The Mortgage Messenger

I'm a little late getting this quarterly newsletter out to you. In October my husband, Roger, and I went on vacation (see reverse side). It's great to get away, but you end up spending a lot of time beforehand getting everything ready for your absence and then as much time catching up on your return. I want to express my thanks to **Angela Bruyneel, Karen Hopkins** and **Matt Hunter** here at Perennial Mortgage for holding down the fort while we were gone. They did a great job — just like they would if you called them for your new mortgage.

Sincerely,

Heidi Snow, President

hsnow@perennial-mortgage.com

Client Comment Corner

"Thank you! Matt is great." Dawn T. & Gregor W., Albuquerque, NM

"We have worked with Karen on several occasions and each transaction has been smooth." Mark & Barbara F., Albuquerque, NM

"Thank you once again, Heidi, for making the process so easy!" Virginia S., Albuquerque, NM

See more at: www.perennial-mortgage.com/testimonial.htm

Award-Winning Photographer Shoots Perennial Mortgage

In September, Perennial Mortgage staff was honored to be photographed by local award winning photographer **David Otero**. Mr. Otero has received awards for his photographs of local historical sites. Perennial Mortgage will use this and other photographs from the shoot in our marketing and advertising. Look for the photograph below in our advertisement in the December/January issue of *Albuquerque the Magazine*. Thank you David Otero for making us look good. We'd also like to thank **Ryan Fritz at Executive Retreat New Mexico** for the superb shooting location in Corrales.



We're outstanding in our field. Let us prove it to you.



Mortgage Meltdown Messy

In our newsletter a year ago we discussed "Toxic Mortgages," the risky mortgage products some unethical lenders were selling to unsuspecting home buyers. Since then the housing market has slowed, foreclosures in the U.S. have increased, and more than 100 mortgage lenders have closed sub-prime operations or filed for bankruptcy.

Lenders, legislators, and federal agencies have responded to this crisis. Mortgage lenders have tightened guidelines and eliminated many loan programs. More recently state and federal legislators have introduced legislation with the goal of protecting consumers. The Federal Housing Administration recently developed a program to refinance adjustable rate mortgages that may go into default.

It's a tumultuous time in the housing and mortgage business. But Perennial Mortgage continues to work for our clients, finding the right loan programs that serve their needs. That's because we're Perennial Mortgage, "Always there for you!"



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Save 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!



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Perennial Staff Travel Abroad

Heidi Snow, President of Perennial Mortgage and her husband, Roger Kennett, Corporate Secretary, celebrated their 10th Wedding Anniversary with an October trip to Italy and a cruise that included stops in Split and Dubrovnik in Croatia; Corfu, Greece; and Venice, Messina, Sorrento and Rome, Italy.

Travel Tips:

- Arrange for guided tours of the Vatican, Coliseum and Forum in Rome with pre-paid tickets to save you hours of standing in line!
- ATMs (or bancomats) are everywhere so don't bother with travelers checks or changing money.
- Let your bank & credit card company know you're traveling abroad to avoid problems using them overseas.
- Make copies of your passport. Put one in a suitcase, the original in hotel safe, and carry another copy with you.
- Order the house wine, usually by the liter—it's good & inexpensive.



Ponte dell Accademia, Venice, Italy

You Think You're So Smart!

Each of the letters in the puzzle below represents a number. The answer will be the same numbers, reversed, as shown. Find the numbers that complete the equation.

$$\begin{array}{r} ABCD \\ \times 9 \\ \hline DCBA \end{array}$$

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



Always there for you