



CJ Financial
"we make dreams come true"



Call Cindy

Home Staging
Real Estate Finance
Property Management

"Serving You in the Valley Since 1988"

Homes & Loans

September 2010
Newsletter #3

Cindy's Opinion

WOW!!! What a year this has been, tax credits, low inventory, and rates are FINALLY moving down. One would think since the banks are paying the fed's practically zero for borrowing the money, they would provide money to the public at super low rates. Today, the 30 year fixed rate came out at 4.25% and that is at no points. Credit card rates are still high, way too high in my opinion. If you have any credit cards, call us to talk about debt solutions and consolidation. You should be able to get a much lower payment and interest rate, some companies charge as high as 29%. OH! Can you believe if your just a day late they hike up the rate and payment? Seems unfair! How do they get away with this? Call me if your interested in a free consultation.

PROPERTY MANAGEMENT & HOME STAGING

Need help with your rental?
Tired of tenants calling you and complaining to fix this or that? For years I have handled rentals. Our fee's are negotiable and we can help you manage your rental with rents & repairs.
Staging your home to sell or just for a facelift is a great investment. Now is a good time to get cash out to remodel and fix up your home. If you want a new look or if your selling your home, get it sold fast, our services can help. Call Cindy today for a free consultation at 805.391.1008
I have over 20 yrs of expertise



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Old Fashion Service!

Rates are
at the
LOWEST
since 1956!

Refinancing

RATES R GOING DOWN!
WOW! Finally we are seeing all time LOW interest rates. We have watched the FED lower their rates and currently the banks are lowering theirs for home loans. Even if you currently refinanced your mortgage, you can STILL refinance again. If it will save you a 1% lower rate, you would be surprised how much monthly you can save. Every penny counts! CALL me before the rates go up, this market is very uncertain!

PREQUALIFIED

Get prequalified before you look for a home. This should be your first step when you think about investing your hard working money into real estate. Whether it is your first time buying or not, knowing your budget and what you can afford will prepare you to make a wise decision. This process takes about a half hour of your time and is worth it. Call Cindy for a FREE consultation anytime!

BOTTOM LINE
We Have The Lowest
Mortgage Rates!



PROFESSIONAL PHOTOGRAPHY COUPON !!!!!

***GOOD FOR A FREE 8x10 PHOTO**

Courtesy from Cindy & @ CJ Financial expires 12/30/10

TIMELESS IMAGES PHOTOGRAPHY

Located at the Sespe Business Center 539 Sespe Ave #2

Family Photo's, Birthdays, Weddings, Seniors

Call Eric 310-227-1985 email:ericvigil@yahoo.com

* sitting fee will be charged, ask Eric for details