

*Canton Street Mortgage*

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Roswell, GA 30075

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Fax: 770/643-9210

**Personalized service is the  
key to our success...**

**Visit Us on the Web!**

**www.cantonstreet.com**

**Don't forget about your TAX BILL!**

**Fulton County**

Mailed in July  
www.fultoncountytaxes.org  
404-730-6100

**Cobb County**

Mailed in August  
www.cobbtax.org  
770-528-8600

**Dekalb County**

Mailed in July  
www.co.dekalb.ga.us/taxcomissioner  
404-298-4000

**Gwinnett County**

Mailed in July  
www.gwinnetttaxcommissioner.com  
770-822-8800

**Forsyth County**

Mailed in September  
www.forsythco.com  
770-781-2110

**Cherokee County**

Mailed in October  
www.cherokeega.com/ccweb/  
departments/tax/  
678-493-6400

If you purchased a new home this year, it is possible that your bill will be forwarded on to the pervious owner. If you do not get your tax bill on the above mentioned date, we advise you to go online to obtain a copy of your bill. Once you have a copy of your bill, send a copy to your lender and make certain it is paid on time!

**We advise you to forward a copy of your tax bill to your mortgage lender every year.**

July 16, 2007



# Canton Street

## Mortgage Corporation

### What Happened to Sub-Prime

The economy and the media continue to note that the sub-prime market is falling out. Here is what is occurring with sub-prime: As a result of the overall slowing of the economy, more people are starting to default on their mortgages.

The lending industry has many different products to help households that are non-prime borrowers to become homeowners, and many of these products are Adjustable Rate Mortgages (ARMs). Many of those loans made a couple of years ago are currently adjusting, but as a result of the slowing of the housing market many

homeowners have not gained enough equity yet to allow them to refinance. This has led to higher monthly mortgage payments, resulting in more delinquencies and foreclosures. The many lenders who worked with sub-prime borrowers are having to close their doors as a result of the investors' loses. Sub-prime loans still exist, however, because larger banks are working with sub-prime companies to keep the products available. In an effort to avoid repeating the cur-

rent situation, the Federal Reserve Board is working to make sure the mortgages made now are being well disclosed, and that fraud is being stopped.

If you feel that this economic shift could effect you or anyone you know, please call the office today for more information and credit consulting.



Come visit us any time. In person or online at [www.cantonstreetmortgage.com](http://www.cantonstreetmortgage.com)

#### Special points of interest:

- Stop Trigger Leads
- Paying for College
- Simplifying your next Move
- CSM Highlights
- Tax Bills

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### The Truth About Trigger Leads

The current National Association of Mortgage Brokers is fighting to put a stop to trigger leads. A Trigger Lead occurs when your mortgage company pulls your credit. The credit bureau places you on a prescreened list and

then sells the list to thousands of companies. Suddenly, you start to receive many phone calls and offers from other mortgage companies. This practice is currently legal. Until these leads become illegal, here is what

you can do to stop this from happening to you: Visit [www.optoutprescreen.com](http://www.optoutprescreen.com) & [www.donotcall.gov](http://www.donotcall.gov)

Please call our office with any additional questions. 770.643.7855

### Trying to Cover Tuition?

It is that time of year - tuition bills are coming due. Every year college tuition is on the rise. According to the National Association of Independent Colleges and Universities (www.naicu.org), tuition is expected to rise on average 5.5% this year, greater than the rate of inflation.

When you are considering how to tackle these expenses, do not forget about the equity you have already gained in your home.

A home equity line can be established for any equity in your home. Once the credit line is available, you can use the money as if it were cash. Repayment for the credit line is an interest only payment based on prime, currently 8.25%.

The equity line will allow you more flexibility than a traditional loan, and the interest is frequently tax deductible.

Another option, if you are not interested in the adjustable

prime rate, is a fixed rate second mortgage. A fixed rate mortgage can be established on any existing equity in the home. The money will come to you in one payment, and repayment will be at a set rate.

So when the tuition bill arrives, remember these two options to ease the expense!

Call the office today to learn about the equity in your home. 770.643.7855

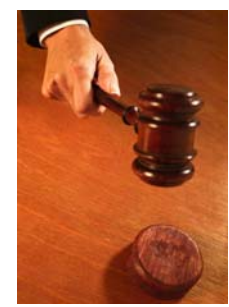


### Simplify the Tangles of Divorce

*"...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 advice on financial concerns resulting from divorce.

When a couple goes through a divorce, many different outcomes may result. 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 advice, please pass on our information to them.

### Need to Escape?

*...consider Navarre Beach, Florida.*



### This card entitles you to

**1 FREE NIGHT**

at the

### Summerwinds Condos.

*2 Bedrooms + Bunk Room  
Sleeps 8  
Ocean Front View*

Call the Office Today for Pricing & Availability  
770.643.7855, ask for Julie  
\*Minimum 4 night stay

### Thinking of Moving this Year?

Making the decision to relocate or upgrade can be challenging, yet exciting. We would like to make the process of listing your home and purchasing a new home as simple and stress free as possible.

If you are considering a move in the near future, please give us a call. We will be happy to help you get pre-

qualified, so when you go looking for your new home you will feel comfortable with what you can afford. Also, we can lock your rate while you shop for your home, so you won't have to worry about rising rates.

If you need help with the listing of your home, we will be happy to team you up with one of our preferred

realtors. If you are already working with a realtor, we can discuss with them some of our free marketing tools to make your home stand out from the rest.

Please call the office today to see how we can help simplify your next move. 770.643.7855



Let us help you sell your current home!

### GEORGIA ASSOCIATION OF MORTGAGE BROKERS "TOP GUNS" TOP 25 RESIDENTIAL MORTGAGE BROKERS

Ranked by the total dollar value of residential loans in Georgia

Rank	Member company name	Total dollar value of residential loans in Georgia	Total number of residential loans in Georgia	No. of loans in Georgia by geographic region	No. of loans in Georgia by loan type	Number of loans in Georgia by loan type	% of loans in Georgia by loan type	Total dollar value of residential loans in Georgia	Member since	Year ranked
1	Ace Mortgage Funding LLC	\$322,244,096	2,806	222	2,584	0	0%	\$322,244,096	2005	2005
2	Home Bankers Financial Inc.	\$282,338,058	1,888	1,780	108	0	0%	\$282,338,058	1988	1988
3	STERLING FINANCIAL SERVICES CORP.	\$232,242,702	724	414	310	0	0%	\$232,242,702	1992	1992
4	WARRINGTON MORTGAGE INC.	\$192,523,683	411	390	2	0	0%	\$192,523,683	2001	2001
5	1ST Choice Mortgage LLC	\$182,236,802	425	380	45	0	0%	\$182,236,802	2004	2004
6	Home Bankers Financial Inc.	\$152,223,243	407	390	17	0	0%	\$152,223,243	1987	1987
7	Marble Mortgage LLC	\$122,242,860	524	422	102	0	0%	\$122,242,860	1997	1997
8	First Star Mortgage LLC	\$112,242,860	480	480	0	0	0%	\$112,242,860	1999	1999
9	Canton Street Mortgage	\$102,242,860	454	454	0	0	0%	\$102,242,860	2005	2005
10	Capital One Mortgage	\$92,242,860	420	420	0	0	0%	\$92,242,860	1990	1990
11	Strategic Mortgage	\$82,242,860	481	481	0	0	0%	\$82,242,860	1984	1984
12	First Home Lending Inc.	\$72,242,860	370	370	0	0	0%	\$72,242,860	2001	2001
13	Family Mortgage of Georgia	\$62,242,860	408	408	0	0	0%	\$62,242,860	1999	1999
14	TRISTAR FINANCIAL LLC	\$52,242,860	320	320	0	0	0%	\$52,242,860	2005	2005
15	First Home Lending Inc.	\$42,242,860	290	290	0	0	0%	\$42,242,860	1990	1990

The full article can be found at [www.gamb.org](http://www.gamb.org)

### 2007 Event Highlights

**Around the Office:**  
We are at the halfway mark of 2007, and we have had an exciting year thus far. We have welcomed two new employees to our office: Tanya Blanchard, Loan Officer, and Cindy Sexton, Loan Coordinator. We are very excited to have them on our team!

**School News:**  
Canton Street Mortgage

helped Roswell North Elementary provide yearbooks to 5th graders who could not afford them. We also supported Crabapple Middle School's Readers Awards. At Roswell High School we continued our support of the Baseball and LAX Boosters.

**Community News:**  
Alive After 5 is back, the 3rd Thursday of each month between 5 & 9! We are

happy to provide free food and activities on our lawn to the whole community. This year we are teamed up with the local minor league football team to provide fun for the whole family!



### Thank you for your support!

Every year the Georgia Association of Mortgage Brokers acknowledges the top producing mortgage companies in Georgia. This year Canton Street Mortgage was ranked #9. Our company's President and Broker, Jan Wagner, was individually ranked at #19. Thank you - your support was invaluable in helping us to reach this level.

Our goal for 2007 is to be #1. This goal can be reached with

your continued support. Please help us reach #1 by keeping Canton Street Mortgage in mind for all your friends, family, and personal mortgage needs.

In return for your referral, we guarantee to provide the best service and the lowest rates.

In addition, Canton Street Mortgage donates 10% of the company's profit back to the community. We are committed to being #1!

**FREE ADMISSION**  
*This coupon is valid for FREE admission for 4 to any home Georgia Generals football game.*

First Home Game:  
Saturday, July 21st @ 7  
Featuring Edwin McCain in Concert

Northview High School in Johns Creek

Full Schedule and More Information available at [www.georgiageneralsfootball.com](http://www.georgiageneralsfootball.com)