

# You Say There is No Bubble?

June 1, 2005

Can you believe the credit card solicitations that are coming in the mail? (See chart below) If there was ever a sign of a top, this must be it. Do you really believe people (real home owners that is) are getting rich over the appreciation in their home values? No, they are not! Lenders are bound to end up owning most of these homes. Its highly probable they likewise will not make any money on the transactions. Also of interest is the reduction in the prime spread form 3% to 2 1/2%. This reminds us of the good old days of intense competition of the banking industry during the 1960's. However, those banks of old would never participate in such a "greater fool" exercise.

THIS CHART IS NOT A SOLICITATION OF CENTRAL PLAINS ADVISORS.

Your home may have increased in value since you purchased it. You may be surprised just how much! Call 1-866-518-0275 today for your free no-obligation consultation. You've been preselected for a Home Equity Line of Credit from Capital One with loan amounts up to \$500,000 and an APR as low as Prime minus .25%, currently 5.50%.\*

## EXAMPLE WORKSHEET\*:

Current value of home .....	<b>\$695,000</b>	Approved line of credit .....	<b>\$100,000</b>
Original Purchase Price .....	<b>\$525,000</b>	Interest rate .....	<b>5.75%</b>
Approximately how much do you owe on your home? .....	<b>\$383,250</b>	Additional rate reduction .....	<b>-0.25%</b>
Type of home:		Special rate offer .....	<b>5.50%</b>
<input checked="" type="checkbox"/> Single Family <input type="checkbox"/> Duplex <input type="checkbox"/> Condo/Townhouse		Monthly payment .....	<b>\$458.33</b>
How much would you like to borrow? .....	<b>\$100,000</b>		

## LET US RUN YOUR NUMBERS AND SEE WHAT LOAN AMOUNT YOU MAY QUALIFY FOR.

Check out these great numbers...

- Close your loan in as little as 10 days
- Rates as low as Prime minus .25%, currently 5.50%
- Up to 100% tax deductible interest
- \$0 closing cost options available