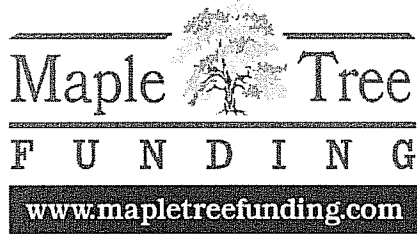


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**2008 – January Newsletter 5.0**  
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This month's newsletter focuses on tips and common questions concerning credit cards. January is a great time to review your current credit card information. As many American's use their cards to charge their Holiday Shopping, each person should be aware of a few things concerning their credit cards. First, review your balance, if you seem to be stuck paying the minimum amount, with high interest rates it's nearly impossible to get out of debt. A consolidating refinance may be your ticket out of debt and into a low fixed rate. Second, REVIEW YOUR RATES! This should be done monthly if possible...

You know that six page size five font document update that you receive in the mail periodically from your credit cards? Well... credit card company's are authorized to do "Soft Credit Pulls" (to check your credit) and then based on your credit, they can raise your rate dramatically... that's probably why they'll hide your new rate in the *fine print*.

What should you do? Check your current balance, if you are paying the minimum and cannot get out of debt, give us a call. Credit card rates can be as high as 17-20% initially and then can get raised to 20-25%! Let us review your information free of charge and help you out of that debt, into a low fixed rate... this can save you THOUSANDS A YEAR! Also, be careful of those "updates" from the credit card companies... review the update and try to find the hidden rate. Call us and we can help if you are unsure.

It's a pleasure working with clients like you. We would love the opportunity to work with you again or a friend or family member. If you know of any family member or friend that may be looking for mortgage products we would love to compete for their business. If you happen to know of someone who may be looking for a home in the future, please let them know that Maple Tree Funding will assist them in their mortgage needs.

Email [mtf@mapletrdfunding.com](mailto:mtf@mapletrdfunding.com) for any questions or comments you may have. If you would like us to cover any topics in our upcoming newsletter, your requests are appreciated. We look forwards to working with you in the future. Visit our website at [www.mapletrdfunding.com](http://www.mapletrdfunding.com) to review past newsletters.

Ink for Marty!

[http://www.bizjournals.com/albany/stories/2007/12/24/story3.html?ana=from\\_rss](http://www.bizjournals.com/albany/stories/2007/12/24/story3.html?ana=from_rss)

Sincerely;

Martin Pfeiffenberger – President

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