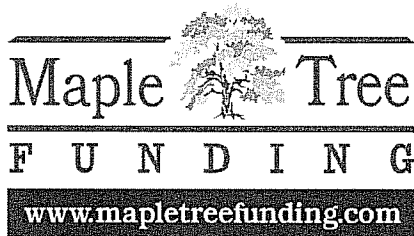


October 3<sup>rd</sup>, 2007



**2007 – October Newsletter 2.0**  
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Recently the Federal Fund Rate was cut ½ a point from 5.25 to 4.75. Maple Tree Funding wants to give you an overview of just what this means to our clients. The Federal Fund Rate is a rate that banks borrow from other banks overnight, similar to a borrowing rate. This is not the rate that mortgages are based on.

The most common rate to us home-owners that is affected by the Federal Fund Rate is the Prime Rate, which directly affects the Home Equity Line of Credit (HELOC). The Prime Rate is the rate that banks loan to their “Best” customers. This rate was previously 8.25% and is now 7.75%. If you currently have a HELOC, you should have already seen the changes in your monthly statement.

Some Adjustable Rate Mortgages (ARM) can be affected if your current mortgage is based on the Prime Rate. This is very possible, however ARMS are based on numerous rates, including the London Interbank Offered Rate (LIBOR) and T-Bills just to name a few. If you are in an Adjustable Rate Mortgage, be sure to check your monthly statement and see if your rate has changed.

If you are in a fixed rate, this change will not affect your rate. Contrary to what some believe, when the Federal Fund Rate gets cut, interest rates do not necessarily go down. The Prime Rate is not the same as the Interest rate that banks give to home loans. 30 year fixed rates are still at historic lows. Check your monthly statement to review your current rate and contact us if you have any questions. You can even email us ([mtf@maplereefunding.com](mailto:mtf@maplereefunding.com)) for your convenience and we will review your information for you. All information is 100% confidential. You may have the opportunity to refinance and lower your rate, lower your term, or perhaps both.

Once again, if you have any questions or concerns, please feel free to email us at [mtf@maplereefunding.com](mailto:mtf@maplereefunding.com) or give us a call. We will be happy to review your information with you and answer any questions you may have.

Below is a link to a short 3 question survey that we are asking our clients to fill out. If you have a few minutes and can fill this out we would appreciate your comments.  
<http://www.zoomerang.com/survey.zqi?p=WEB226YN3AL4TB>

Sincerely;

Martin Pfeiffenberger – President

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