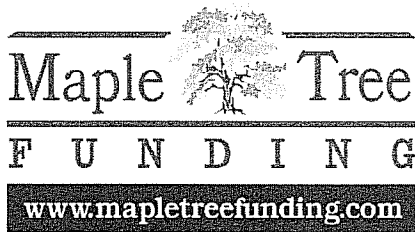


February 19th, 2008



2008 – February Newsletter 6.0
Maple Tree Funding, LLC
1202 Troy Schenectady Rd. Bldg. 3
Latham, NY 12110
Phone: 518-782-1202

The past few months have been quite drastic as far as interest rates go... we've had Fed Cuts, Stock Market swings, low valley rates and short interest spikes. This leads me to my point of how being prepared can save you thousands a year. Would you like to reduce your current payment/rate or take cash-out? You should contact us today so that we can set up a refinance file on you (this also applies to purchasing). Why would I do this now? Why not wait until rates are where it makes sense for me? What if I'm just not ready at this time? These are three valid questions, however, they can be addressed in one answer... getting prepared now will get you ready for your "trigger" rate.

During the week of the Federal Reserve Rate cut, we saw interest rates go from 5.25% (30 year fixed) to 6.125% within the same week. Yes, rates can move that fast based on current market conditions. We here at Maple Tree keep a file on all of our current customers with "triggers" associated with them. That way, for example, if you were in a 6.5% rate and we ran the numbers for you (all consultations are free of charge) and found that it makes financial sense for you to refinance when rates hit 5.875%, we'd have your file ready and can "Lock" in that rate when the time comes.

On the other hand, if your file wasn't ready, that rate may not be available for us to lock because we would need a file on you to lock with the bank. (Locking with a bank is NOT something that we charge the client for; there is NO COMMITMENT from the customer for simply locking a rate).

You hear financial planners talking about saving for the future and the strategy is always to "plan ahead"... I feel the same thing is necessary for your home. Currently, all my staff has refinance files on them with target rates and I'm happy to say that two of my staff members took advantage of the recent low rates and by refinancing they saved an average of \$219 a month! Give us a call or email and we will review your current condition with you and see what would be necessary for you to take advantage of a refinance on your home. If you are interested in a purchase, you should benefit from having us review your current credit and financial situation so you will be ready when you find your home.

Email 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 to review past newsletters. As always, keep us in mind if you, a family member, or friend is in need of any mortgage products or assistance.... We'd be happy to assist them and get them prepared for their "trigger" rate too.

Sincerely;
Martin Pfeiffenberger – President

Website: www.mapletrdfunding.com
Email: mtf@mapletrdfunding.com
Phone: 518-782-1202
Toll Free: 1-866-782-1202
Fax: 518-782-1438