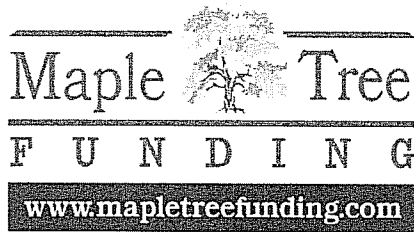


March 24<sup>th</sup>, 2008



**2008 – March Newsletter 7.0**  
Maple Tree Funding, LLC  
1202 Troy Schenectady Rd. Bldg. 3  
Latham, NY 12110  
Phone: 518-782-1202

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## **Maple Tree Funding Newsletter – March 2008**

Subprime mess, Credit squeeze, foreclosures, falling house prices... The newspaper captions are doom and gloom everyday concerning the housing and mortgage industry. The swings in the market are severe as the mortgage rates some days are re-priced 3-4 times. Who is to blame for this? The buyers of mortgages on Wall Street who were burned by the sub prime mess are requiring a greater return on their money for buying mortgages thus causing higher rates to borrowers. What does it mean to you and me?

If you are purchasing or thinking of refinancing, the best option is to have your application taken and be prepared that if the rates drop quickly one day to a trigger rate, you can lock in and get the rates moving forward. This has happened numerous times within the past few months, where rates have fallen from 6.5% for a 30 year mortgage to 5.75% and then bounced back up. No one is sure what will happen in this market with the Fed making major moves (bailing out Bear Stearns) so all one can do is be prepared.

If you are interested in getting a trigger rate set, give us a call or send us an email and be prepared. If someone you know is thinking about purchasing or refinancing, please pass on this information to them and have them call us so they too can take advantage of being prepared for the future. As always, we provide... you decide.

Sincerely;

Martin Pfeiffenberger – President

Website: [www.mapletrdfunding.com](http://www.mapletrdfunding.com)  
Email: [mtf@mapletrdfunding.com](mailto:mtf@mapletrdfunding.com)  
Phone: 518-782-1202  
Toll Free: 1-866-782-1202  
Fax: 518-782-1438