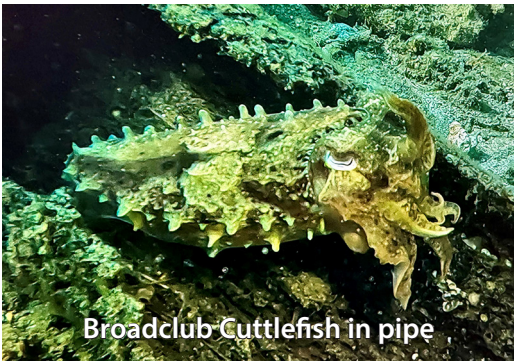




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Broadclub Cuttlefish in pipe



Thorny Seahorse



Coco Octopus



Mandarin Fish Mating



Orangutan Crab



Ornate Ghost Pipefish

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Vic's Mortgage Report

"Home of REAL Mortgage Advice®"



Vic Joshi
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My mission is to help buyers qualify for the best loan available for their circumstance. I spend a generous amount of time with each client to educate them about how the mortgage industry works, through free "Mortgage 101" consultations, so they can make good decisions and get the best loan possible. I've revamped my website to give clients the best resources to supplement my consultations.

When I'm not doing loans, I'm an avid scuba diver and certified Rescue Diver. Eventually, I'd like to become a dive instructor, so I can share the joys of this ocean sport with others.

I give back to the Monterey Bay Aquarium, Divers Alert Network (DAN), and the National Outdoor Leadership School (NOLS).

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Indonesia Dive Trip!

Hi Friends,
The Indonesia SCUBA dive trip was a huge success! We were in North Sulawesi on the Islands of Bunaken, Bangka, and Lembeh. The amount of biodiversity in the oceans around these islands is staggering. Every coral field seems endless with every color in the rainbow comprised of both hard and soft corals. There is constant movement even just from the soft corals, not to mention all the critters.

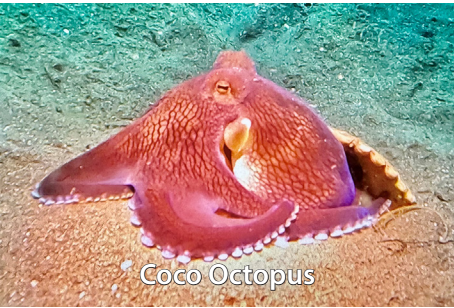
Some of the walls in the ocean at the edges of the islands go down hundreds of feet and every inch is covered in multi-colored life. I could spend an entire dive on one ten-foot square section.

The water temperature was around 85 degrees F., very warm. The oceans there are packed with nutrients and particles floating in the water column. At times this would impact the visibility but the nutrients in the ocean are what make the



Broadclub Cuttlefish in anemone

reefs thrive with an abundance of life. Here are a few pictures from some of the 34 dives I made on this trip. These photos are from the Lembeh Straight, which is known for its "muck diving," where we see many unique creatures on every dive. These dives are so packed with critters that I might see



Coco Octopus

15 unique and rare animals in every dive. In many other places I have been diving, with over 1,300 dives under my belt, I may see only one or two of them on any given dive, if I'm lucky. I will send more pics in the following newsletters as I can only fit a few in on each one. *Enjoy!*

If you are curious to see how you can use the current market conditions to your benefit, please reach out for a *free* consultation. Stay tuned here for future updates and feel free to reach out for a *free* consultation if you want to understand more about interest rates and mortgage products.

*As always, your mortgage guy,
Viral (Vic) Joshi
Home of Real Mortgage Advice®*

P.S., There are more photos on back page!

Contents...

- **From the Inside...**
"Should I help my new spouse pay off their debt?"
- **How to Save Some Cash on Your Utility Bills!**
- **Too Much Debt Can Be Bad For Your Credit!**

...And More Stuff Every Homeowner Should Know