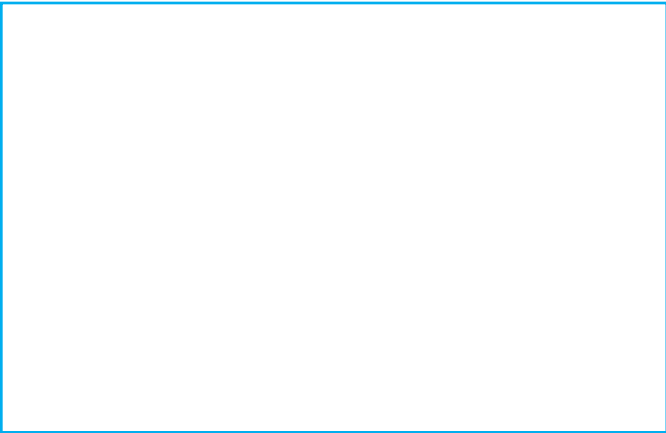




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(Continued from page 1)

Next on the tour was the Bacara Hotel in Santa Barbara. Savita loved walking a few minutes from our room to the beach. We also enjoyed catching the sunset for the three nights that we were there. Most of all I think she was enjoying sunny California while not missing the grey and cold of Berlin in the wintertime.



Finally, we made it to Irvine to see my uncle and aunt, Gary and Maya Matkin. Some of you may know them and recognize them in the pictures I am sharing with this newsletter. Savita flew back to Berlin from LA, and I miss her already. Looking forward to the next time I get to see her either back home in the Bay Area or in Europe, for as long as she chooses to live overseas.



Hoping you all had a wonderful holiday season and a very Happy New Year. More on mortgage rates and market trends in the next issue.

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,
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Vic's Mortgage Report

“Home of REAL Mortgage Advice®”



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).

**straightdeal
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They grow up fast!

Hi Friends,
This past holiday season I was fortunate to spend some time with my only child, my daughter, Savita, who lives in Berlin, Germany. She is finishing her master’s degree in journalism at an international university in Berlin, as well as working part-time for a company also based in Berlin. She came home for two weeks to spend time with me, her mom, and with extended family and friends. Two weeks is not a lot



special place for us since she was a young child. I started SCUBA diving when Savita was six years old. The Monterey Bay Aquarium was a way for me to share my love of the ocean and SCUBA diving before getting her SCUBA certification when she was eleven years old. I have donated to the Aquarium every year since Savita was little, and we love going there together.



of time with all the social obligations that come with the holidays. Fortunately, she was able to extend her trip by one week and I was able to go on a ten-day road trip

Our next stop was to San Luis Obispo to see Savita’s mom, Kristina, and her wife Adrian. We stayed in downtown SLO, a few blocks from Kristina’s house, and enjoyed our time there with them.

(Continued on back page)



down the California coast to end her time with us.

We started in Monterey, which has been a

Contents...

• From the Inside...

“Can I get a mortgage while disputing something on my credit report?”

• 10 Tips to Pay Off Debt Faster and to Help You Stay on Track!

• Is It Ever a Good Idea to Close a Credit Card Account?

...And More Stuff Every Homeowner Should Know