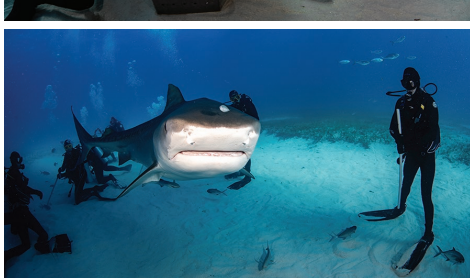




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Vic's

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).



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Shark Diving Is Fun!

Hi Friends,

Mortgage interest rates hit a 21-year high in November before falling on better than expected inflation news. The Federal Reserve rate hikes are finally having an effect on inflation, but the

Fed may still increase their target interest rate again by .5% at the December Fed meeting. Hopefully this next hike will be the last one for a while and the rate of inflation will continue declining into the new year. Now for SCUBA pics!

