

# the Mortgage Bulletin

Week of June 25th, 2007

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Robert Redford  
Ranch Specialist



#### Conforming Loans to \$417,000

Type	Rate	APR	Trend
30 Yr FIX	6.500%	6.578%	↓
5/1	6.375%	7.467%	→

#### Jumbo Loans over \$417,000

30 Yr FIX	6.875%	6.942%	→
10/1	6.750%	7.456%	→
5/1	6.500%	7.486%	→
10 Yr Bond		5.113%	↓
Prime		8.250%	→



Paul Newman  
Actor

#### Your Logo Goes Here

Sample Company Name  
100 Main Street  
Hometown, CA 000000  
Phone: 123-456-7891  
Cell: 456-789-1234  
Fax: 789-1011-1213  
pnewman@samplecompany.com  
www.pnewman.com

## Opt out AND get on the don't call list

Every move you make  
Every step you take  
I'll be watching you  
I'll be watching you

Sting wrote the above lyrics in 1986.

Ten years later, in 1996, an (un-named) expert in the World Wide Web and electronic information said that in the future, wealth will not be measured in money, but in the ability to remain private.

OK, Sting's lyrics were not a warning about loss of privacy, but they make a nice introduction to the topic of privacy.

The extent to which our every move is watched and personal information is made available to "the world" is unsettling. We can't stop the invasion, but we can slow some of it down. And here's how.

A previous Mortgage Bulletin advised how to "Opt Out" thus keeping your name and credit rating off a target list when ordering a credit report in connection with a mortgage. Since then, we've learned there's another necessary step to take. Opting Out prevents mail, but – not phone calls. So you need to get on the National "Do Not Call List."

Today we repeat instructions about Opting Out and give new instructions for getting on the Do Not Call List.

When a mortgage lender orders a credit report, the reporting agencies put the consumer's name and credit rating on a "target list" and within 24 hours they sell the list to other lenders, loan originators and associated vendors.

To prevent this you need to Opt Out AND get on the Do Not Call List.

To get on the Do Not Call List – go to the Federal Trade Commission website <http://www.ftc.gov/index.shtml>. Click on the National Do Not Call Registry button for complete information and instructions. It takes 31 days to take effect, so do it now.

To keep off the Target List: call 1-888-5OPTOUT (1-888-567-8688) or go to [www.optoutprescreen.com](http://www.optoutprescreen.com). It takes five business days to be effective. Do this six or seven days before authorizing a credit report.

You'll need to give your name, home phone, and social security number. The process is confidential. The website is a safe encrypted site by the National Consumer reporting agencies as required by Federal law.

To Opt Out permanently, you must also sign a selection verification form and mail it back to the Opt Out notification address on the form -- otherwise it defaults to five years.

More information is available at [www.namb.org/images/namb/GovernmentAffairs/Prescreening%20handouts%20Presentation](http://www.namb.org/images/namb/GovernmentAffairs/Prescreening%20handouts%20Presentation.pdf). the National Association of Mortgage Broker's (NAMB) site.

If you're lonely and enjoy phone calls and other solicitations from mortgage lenders across the country, take no action. Your credit score will not suffer.

But if you want more privacy, quieter evenings, to save a tree or at least a large branch, and have more room in your mailbox, act now. Opt Out and get on the Do Not Mail List.

You'll be glad you did.



Your Company Name is a mortgage broker licensed by the State Department of Real Estate, license 888-999-22. Rates posted are for zero points, thirty day lock, purchase loans and are subject to change without notice.