

1st Security Realty Advisors Investment Real Estate, Financing, and Rental Market Report

San Diego Region

Fall 2003

front page

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Clients and Partners:

In this brief quarterly bulletin I would like to inform you about our full menu of investor real estate and mortgage services, as well as keep you abreast of current market trends that may assist you in your real estate investing and financial planning.

We have been active in Southern California real estate for over nearly 15 years. Along the way, we have made many friends. Thank you for your business and your friendship.

Dave Van Waldick President / Broker



1st Security Realty Advisors is full service in many metropolitan areas including San Diego County with



Now get the best of all worlds by letting us locate and analyze your next investment property, negotiate the best possible deal for you, and provide the financing package that optimizes your need for income and capital appreciation. With nearly 20 years in the real estate and mortgage business and having close literally thousands of transactions in Southern California and other states, we are highly qualified to handle your investment and property management needs. We have worked with many of you in the past, and you know you can trust us to work hard and with complete honesty.

Get big discounts on investor services. From now until March 2004 we are offering a discount of 1% on all listing or buyer side commissions. And, a 50% discount for the first year off our already low property management fee. At a 3.5% management fee, it doesn't even make sense to do it yourself!

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Mortgages and Interest Rates...

Interest rates have decreased significantly over the past few months. With inflation less of a concern the Federal Reserve has hinted at lowering short term interest rates. 30 year fixed rates are nearing 6.00% and may be headed higher early next year. Low interest rates and high demand for housing at all levels in Southern California have kept the resale and new construction markets strong all year. While home sales in the past few months have been a little slower than first half, all indicators are that year 2003 total sales should come in close to last year, with prices clearly moving higher.

Equity Loans ...

With the equity buildup we have all experienced now is a great time to convert equity to cash for things like paying off credit cards, a new car, investments, or home remodeling and improvements. Get a \$50,000 Line of Credit with a low 5.99% (9.85% APR) start rate for 3 months.

