



**SPREAD THE WORD**  
**IT'S A GREAT**  
**TIME TO BUY**

**NOW IS A GREAT TIME TO BUY**

***BEST IN THE SOUTHERN CALIFORNIA AREA IN YEARS!***

- Home prices are the lowest they have been in the last several years, and in some areas as much as 5 years
- Rates are down significantly
- There is plenty of inventory
- Agency and FHA Jumbo loans to \$729,750 are going away December 31st— new agency conforming and FHA limit will be \$625,500 beginning January 1st, 2009
- With prices down and rates low, home affordability is up significantly
- Sales activity appears to be increasing, suggesting market is starting recovery

**Steve Kenilvort**

(626) 535-2955 direct  
skenilvort@firstcapitalmtg.com

**Kirk Engel**

(626) 535-2945 direct  
kengel@firstcapitalmtg.com



**FIRST CAPITAL**

*A Mortgage Company*

2065 Huntington Drive  
San Marino, CA 91108

www.firstcapitalmtg.com