

PIONEER NEWS

Pioneer Mortgage Services, L.L.C

Lic. # MB5951

December 2005

Follow up

I wanted to let you all know what we did for the Christmas with Carl. I received numerous calls from people that knew my father and thought this was a great idea. I really appreciated those calls. We received three generous contributions from people who wanted to assist in the program. Thank you to those people. We had over \$950.00 to spend and instead of only being able to help one family we were able to help two families for the holiday. We chose a family in Newark, a woman with three little girls, whose ages ranged from two to eight. We also helped a family a family in Columbus that had two children whose ages are eight and seventeen. My team had a great time shopping for these families. Hopefully we can help more families for the holidays next year.

Congratulations on New Homes

Neil & Inger Kimbler

Patricia Engle

Larry & Rose Goubeaux

Referrals

I would like to thank the following for the referrals in the last 3 months.

Caren Blevins

John & Jill Fowler

Clayton Ross

Peggy & Andrew Potts

Cindy Kirk

Mark Fleming

Tawny Williams

Scott Englehart

Rose Fox

Karen Burkhart

Doug Bebout

Joe & Pam Kreber

Preston May

Congratulations

Steve Anderson & Tera Kuyper expecting their 1st child.

Joby & Trish Morrow on their son Mason

Ron Dayton & Dawnel Gundrum on their daughter Anna

David Fraley and his new baby neice.

A speedy recoveries to Bruce Gosney and Charles Galloway.

Improve Your Credit

Do you have credit problems? Have you tried to work with the Credit Bureaus and said "Screw this"? We now have a company that guarantees credit improvement. This company has been helping people since 1994. We had the privilege to meet with this company and everyone in our office was thoroughly impressed. They feel that people with credit scores of 450 to 520 can raise those scores dramatically. How much of a better interest rate could I get you if your scores would increase fifty points? Well, I would say I could get you a lot better rate.

This process to improve your credit takes about 2 months. Call me if you have any questions or for further details.

Don't be Shy!

If you know of anyone that needs to refinance or needs cash for the holidays make sure they give us a call. I can make it so they will not have a payment until March of 2006.

Interest Rates

Presently the interest rates are about 6% on 30 year fixed rates. I read an article yesterday that said experts believe that by this time next year the rates could be 7 to 7.75%.

Questions

Will my interest rate be higher if I do a loan for 80% Loan to Value vs. 90% Loan to Value?

Yes, the more equity you use in a loan the worse the interest rate will be on the loan.

What is PMI or Private Mortgage Insurance?

Private Mortgage Insurance is required on all conventional loans when the loan to value exceeds 80%. Private Mortgage Insurance, simply put protects the Mortgage Lender in case the borrower defaults on his/her loan.

Can I refinance after I filed bankruptcy?

Yes, we have lenders who will refinance you after one day out of bankruptcy. The rate and loan to value is based on the credit scores.

Tips

I am sure you all know by now that you are entitled to a free credit report once a year. What you may not know is the importance of taking advantage of this benefit. Checking your report once a year can prevent inaccurate reporting, fraudulent activity and strange addresses that could signify identity theft. To take advantage of this opportunity, go to www.annualcreditreport.com, or call 877-322-8228 to order a paper version of your report.

Thank You

I would like to thank CIT Group, National City Bank Commonwealth, Landsel Title and Appraisal Resources. These four companies offer great service and are a pleasure to work with. I am sure the all say the same about me. Ha Ha!

Amy Minnehan and Dave VonSchriltz are the reps for CIT & National City Bank Commonwealth and do an outstanding job for Pioneer Mortgage Services.

Other Services

If you need assistance in other areas you might call:

Security Systems:

Keith Davis 614-325-8686 (Columbus)

Attorney:

Mark Kaido 740-452-7555 (Zanesville)

Real Estate:

Joe & Pam Kreber 614-529-3772 ext. 2

homes@pamkreber.com (Columbus)

Ryan Phillips 614-419-2418 (Columbus)

Allen Morsey 614-336-7527 (Central Ohio)

allen.morsey@herrealtors.com

Al Wilson 740-607-4750 (Zanesville)

Nancy Owen 740-453-5151 (Zanesville)

Susan McCollister 740-455-4300 (Zanesville)

Disc Jockeys:

John Nolan 740-453-7395 (Zanesville)

Brian Minnehan 614-778-8316 (Central Ohio)

Insurance:

John Tracy 614-545-4500 (Columbus)

Rod Smith 740-454-7732 (Zanesville)

Auto Body Repair:

Jerry Williams 614-870-7900 (Central Ohio)

Auto Mechanic:

Scott Rowland 614-870-7900 (Central Ohio)

Siding & Windows:

Gary Hines 614-808-0144 (Central Ohio)

Tires:

Joe Buckey Tire 740-450-9384 (SE Ohio)

Locksmith:

Jerry McCleary 614-207-4632 (Central Ohio)

Golden Retriever Pups:

Suzie Hindel 740-404-2617 (Central Ohio)

Commercial Cleaning:

Marvin Mix 614-774-9337 (Ohio)

Trophies & Awards:

Scott Hann 513-777-8456 (Ohio)

Home Repair/Remodeling:

Bill Crockett 614-657-3594 (Central Ohio)

Joe Mullins 614-496-7381 (Central Ohio)

Used Car Sales:

Ricky Ward 614-443-2277

Matt Miller or Brian Daniels 614-922-1333

Happy Holidays



from Pioneer Mortgage Services!

Amount Financed	6.00%	6.25%	6.50%	6.75%	7.00%	7.50%
\$50,000.00	\$299.78	\$307.86	\$316.06	\$324.30	\$332.65	\$349.61
\$60,000.00	\$359.73	\$369.43	\$379.24	\$389.16	\$399.18	\$419.53
\$80,000.00	\$479.64	\$492.57	\$505.65	\$518.88	\$532.24	\$559.37
\$90,000.00	\$539.60	\$554.15	\$568.86	\$583.74	\$598.77	\$629.29
\$100,000.00	\$599.55	\$615.72	\$632.07	\$648.60	\$665.30	\$699.21
\$120,000.00	\$719.46	\$738.86	\$758.48	\$778.32	\$798.36	\$839.06
\$130,000.00	\$799.42	\$800.43	\$821.69	\$843.18	\$864.89	\$908.98
\$150,000.00	\$899.33	\$923.58	\$948.10	\$972.90	\$997.95	\$1,048.82
\$160,000.00	\$959.28	\$985.15	\$1,011.31	\$1,037.76	\$1,064.48	\$1,118.74
\$180,000.00	\$1,079.19	\$1,108.29	\$1,137.72	\$1,167.48	\$1,197.54	\$1,258.59
\$190,000.00	\$1,139.15	\$1,169.86	\$1,200.93	\$1,232.34	\$1,264.07	\$1,328.51
\$200,000.00	\$1,199.10	\$1,231.43	\$1,264.14	\$1,297.20	\$1,330.60	\$1,398.43
\$220,000.00	\$1,319.01	\$1,354.58	\$1,390.54	\$1,426.92	\$1,463.66	\$1,538.27
\$240,000.00	\$1,438.92	\$1,477.72	\$1,516.96	\$1,556.64	\$1,596.72	\$1,678.11
\$260,000.00	\$1,558.83	\$1,600.86	\$1,643.37	\$1,686.36	\$1,729.78	\$1,817.95
\$280,000.00	\$1,678.74	\$1,724.01	\$1,769.79	\$1,816.07	\$1,862.84	\$1,957.80
\$300,000.00	\$1,798.65	\$1,847.15	\$1,896.20	\$1,945.79	\$1,995.90	\$2,097.64
\$350,000.00	\$2,098.42	\$2,155.01	\$2,212.23	\$2,270.09	\$2,328.55	\$2,447.25
\$400,000.00	\$2,398.20	\$2,462.87	\$2,528.27	\$2,594.39	\$2,661.20	\$2,796.85
\$450,000.00	\$2,697.97	\$2,770.73	\$2,844.30	\$2,918.69	\$2,993.86	\$3,146.46
\$500,000.00	\$2,997.75	\$3,078.59	\$3,160.34	\$3,242.99	\$3,326.51	\$3,496.07

Monthly payments based on 30years - Principle and interest only does not include taxes and insurance