



Integra Mortgage's

Straight Talk

A newsletter from your neighborhood home loan specialist

Winter 2007

WHAT'S INSIDE

HAPPY HOMEOWNER SPOTLIGHT

The Smith family talks about how Integra Mortgage helped their family get the best deal on a refinance.

FINANCIAL INSIGHTS

Investing tips from Teresa Courts with important things to consider for financial planning in the new year.

REAL ESTATE OUTLOOK

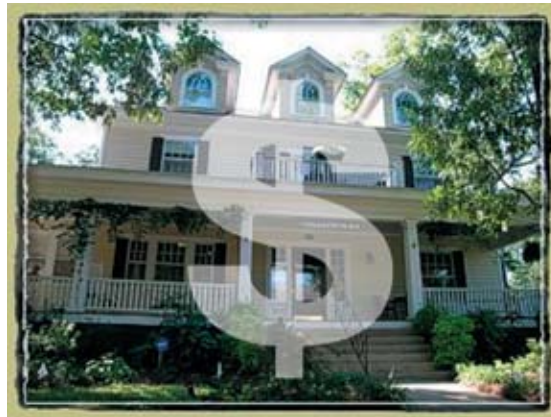
Meet Pace Realty, and get a first look at the 2007 Raleigh real estate market.

IN YOUR BACKYARD

A re-cap of the 2006 Raleigh Christmas Parade and other community events you won't want to miss in the coming months.

ROBERT'S PICKS

From A to Z, we've got our finger on the pulse of Raleigh's best. Check out this month's favorites.



Mortgage
made
Simple

Who Is Integra Mortgage and Why Are We Different?

Welcome to the very first issue of "Straight Talk," our quarterly newsletter that tells it like it is. We look forward to bringing you interesting tidbits about mortgages, real estate and finance, as well as a look at what's happening in and around Raleigh from our point of view.

First, let me tell you a little bit about Integra Mortgage. We've been serving the Raleigh area since 1998, and our approach is all about "local." Raleigh is a thriving city with a national reputation as a great place to live and work. There's also a sense of home and community here, and that's what we love so much about this area.

At Integra Mortgage, we strive not just to build business relationships, but to make friends as well. We want to get to know our neighbors, their families and their businesses. From local retail shop owners to the corporate folks who work in RTP to

those who provide valuable professional services, we're all a part of Raleigh. The more we get to know each other and work together, the more we can keep business and revenue flowing back into our community and make Raleigh an even better place to live.

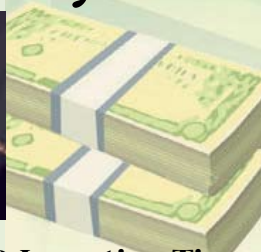
As part of this philosophy, we take great pride in our unique approach to helping our friends and neighbors with their mortgage finance needs. We call it our two-part "Buddy Pricing" system.

First, Integra Mortgage quotes all of our clients the lowest wholesale interest rates from our four national lenders: Bank of America, Wells Fargo, Mortgage IT and American Home Mortgage. We will never offer an interest rate that is less than our very best.

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Straight Talk is published quarterly by the folks at Integra Mortgage, the home of "Buddy Pricing." We take pride in offering our Raleigh neighbors the best rates, service and integrity in the mortgage industry. Contact Robert Courts at 812-5063 or robert@integramortgage.net to find out how we can help you finance your next home!

Financial insights



Planning & Investing Tips from Teresa Courts

The start of the New Year is always an exciting time when resolutions are made and we reflect on the past year. We also look to the future and begin to make changes that will improve our lives. Whether it is losing weight, spending more time with family or starting a new exercise program, everyone can do something that will improve their lifestyle. But don't forget about your finances.

The New Year is a great time to evaluate your financial future. With the help of a financial advisor, or on your own, now is the time to evaluate or establish your comprehensive, long-term financial strategies.

Here are some things to consider:

- Evaluate your current investments to make sure they are in line with your objectives and risk tolerance.
- Establish or adjust strategies for helping you accomplish your investment goals, such as retirement planning, estate planning, cash flow analysis and education planning.
- Look at your current insurance policies to make sure you have adequate coverage for you and your loved ones.
- Check in on your employer-sponsored retirement plan to see if you are maximizing opportunities for the future.

For more information:

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- For estate planning, the estate gift tax was reduced last year to 46% and the 2006 estate tax exemption was increased to \$2 million.
- Do your year-end tax planning now and year-round. Time your recognition of income so that it will be taxed at a lower rate, while timing your deductible expenses so they may be claimed in tax years when you are in a higher tax bracket.

Why not make one of your 2007 resolutions be to get your financial affairs in order? Not only could you potentially see substantial tax savings, but you can also create confidence for you and your family knowing your financial future is on the right track.

"Don't forget to make your New Year's financial resolutions!"



Real Estate **OUTLOOK**



By John Pace

It was Robert Courts at Integra Mortgage who encouraged me to get into the real estate business. I started out by buying, renovating and selling my own property, and I realized how much I like the real estate part. So I started my real estate career in 1999 and opened Pace Realty in 2002.

Integra Mortgage and Pace Realty have a lot in common. I share Robert's commitment to honesty and good service and the desire to "keep our clients for life." Pace Realty recently joined the Keller Williams network, which will bring our clients added benefits with a robust custom MLS, national exposure for relocations, and excellent training for agents. But enough about us. How about the local real estate outlook for 2007?

The Triangle continues to be a hot destination for relocation. Recent data suggests that 70 to 75 people are relocating to Wake County every day. Several new corporations including Credit Suisse and Fidelity Investments have announced relocation and expansion plans, bringing thousands of new jobs to the area. More jobs combined with strong relocation is the recipe for a healthy housing market. In addition, the Triangle has moderate pricing in place compared with cities of similar size in other parts of the country. Homes continue to appreciate at a rate of 4 to 6 percent.

Happy Homeowner



Smith home recently refinanced.

Having just completed a refinance on their inside-the-beltline home, Roger and Leigh Ann Smith share their experience of working with Integra Mortgage:

"We've used Integra Mortgage for our first mortgage, our beach house and now a refinance. You just can't beat their rates. Our origination fee on the refi was only \$1000, while most lenders charge 1%. They were very thorough in explaining our costs and making sure we understood everything about the mortgage.

"Robert is very responsive and pays attention to the details. With our first loan, we had a first and second mortgage with the same lender. The lender managed to apply a credit to the wrong account, which ended up in a late payment on our record. Robert personally worked with the lender to straighten that out for us, keeping our credit clean. When we were buying our beach house and using a home equity line, he helped us get a better rate than we had before. He's constantly looking for ways to help us. We always recommend Integra Mortgage to our friends."

Integra Mortgage

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Second, we cap our origination fee so our clients save more each time they refinance or buy a new home. We charge a 1% origination fee capped at \$2000 the first time we do your loan. If you come back to us a second time for a mortgage or refinance (and we sure hope you will!), our fee is capped at \$1500. And after that, we charge an origination fee of only \$1000 for all subsequent loans.

Buddy Pricing means our clients who have large loans or those who buy or refinance often save tons with Integra.

As the name implies, Integra Mortgage was founded on the principles of integrity and service. We hope you'll give us a chance to prove it. Give us a call the next time you have a home loan need. In the meantime, we look forward to seeing you around the neighborhood!



Robert Courts
President
Integra Mortgage



Robert's PICKS

The Best ...

Wine Bar: April & George in Glenwood South pours 45 different wines by the glass and has an art gallery featuring the work of local artists. You can't go wrong for a first date, drinks before dinner or late-night groove. www.aprilandgeorge.com

Tile Designer: If you've got a kitchen or bath renovation in mind for this year, you should call **Marina Bosetti**. She creates ceramic tile for home and gardens using an ancient technique called "cuerda seca." www.bosettiarttile.com

Bike Shop: If one of your New Year's resolutions is to get in shape, why not take up cycling! Our favorite bicycle store in the Triangle is **The Spin Cycle** at Salt Box Village in Cary. Go talk to Kevin ... and tell him Robert sent ya! www.thespincycle.com

Grocery Store: We love the local guy, so right up our alley is **Capital City Grocery** at Seaboard. If they don't carry something you want, just let the manager know and they'll stock it for your next visit. www.capitalcitygrocery.com



www.

integramortgage.net

IN YOUR BACKYARD

Raleigh Christmas Parade & WinterFest 2006



Broughton Madrigal Choir was featured on the Integra Mortgage and McNamara Properties Parade Float.

The 2006 Raleigh Christmas Parade was the best ever, we heard many people say. Why? Well for starters, the newly opened Fayetteville Street in downtown Raleigh is a great place to watch a parade. And new this year, the parade

featured giant helium balloons and more bands and floats than ever before.

Integra Mortgage took part by sponsoring a float in partnership with our friends at McNamara Properties. The most excellent Broughton High School Madrigal Choir graced our float with harmonious renditions of Christmas classics. Integra also sponsored two refreshments tents along the parade route, with proceeds benefiting high school band boosters.



Raleigh Christmas Parade processes down newly opened Fayetteville Street.

The parade was capped off by WinterFest, a family festival in Moore Square Park. All in all, it was a glorious day, and we're already looking forward to this year's parade!

Coming Up ...

**Greater Raleigh Merchants Association
2007 Networking & Roundtables:**

GRMA Social – First Thursday of each month

**January 23 “Meet the Media”
The Grape at Cameron Village**

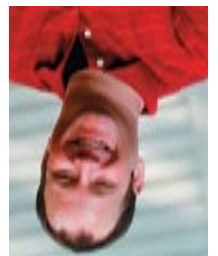
**February 27 “Corporate Branding”
115 Midtown at North Hills**

March 27 “Personal Branding”

April 24 “2007 Retail Review”

Visit www.grma.org for details.

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