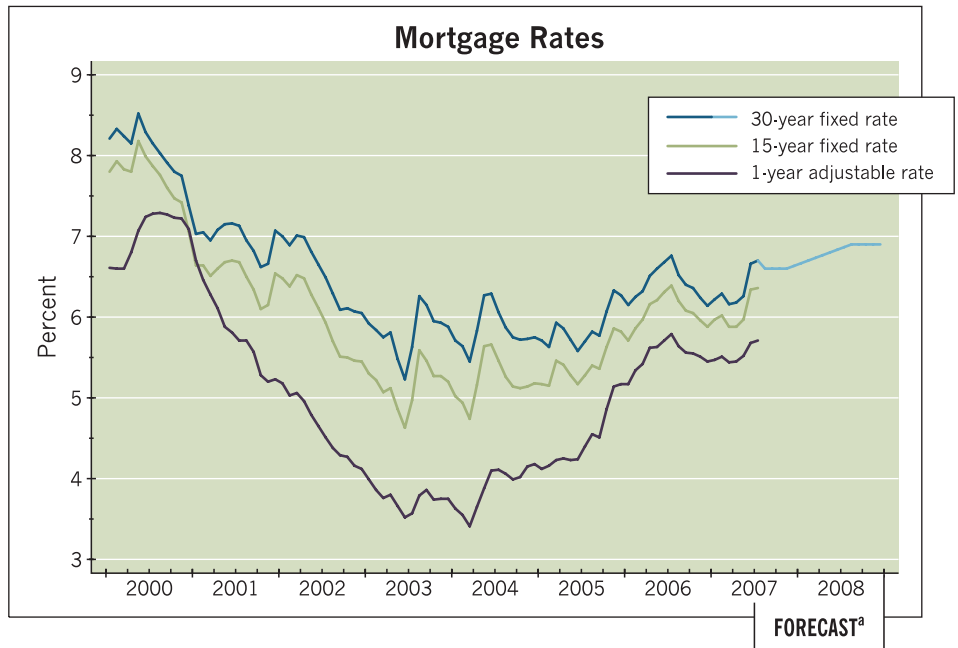


Mortgage Markets

A CLOUD ON THE HORIZON?

The sun may be shining overhead, but the rumble of thunder from the stormy credit markets can be clearly heard in the distance.

Buyers with poor credit and small down payments may have fewer financing options in the coming months.



In August, concerns about the risk of securities backed by subprime mortgages led to a world-wide credit market crisis. Although the panic has subsided, the end result is that home buyers with poor credit and those wanting to borrow 100 percent of the purchase price have fewer financing options than they did just a few short months ago.

