

---

---

# Real Estate Referral Alliance

---

---

Issue No. 9

---

## New Developments

Low mortgage interest rates continue to fuel the residential refinance market as consumers look to lower monthly payments or cash out some equity for home improvements.

## PMI-Removal

We have continued to meet with customers and provide real estate appraisals that have enabled homeowners to remove their PMI-Private Mortgage Insurance.

With the rapid rise in real estate values during the past 3 years, many properties have appreciated to the point where the loan to value ratio is sufficient to allow for the property owners to have their lender to eliminate this unnecessary coverage. **This can lead to a moderate to substantial cost savings to the mortgagor.**

Now is the time to look into this opportunity while the values are strong. It also pays to consider this alternative if you have made substantial improvements to your property since the time of purchase that might increase your market value.

## Available Office -Commercial Space for Your Growing Business

---

**For Lease:** Office space, Shelton, Ct.

**For Sale:** Shopping center, Monroe, Ct. \$3,125,000.

**Vacation Property** 5 minutes from Mt. Snow, Vt.. Time share-Sleeps 6; Last week of February. Ask: \$15,000.

**Wanted:** Income properties with stable, multi-tenant occupancy.

---

## **\*\*Join a Winning Team\*\***

Real Estate Sales Associates with desire to learn & earn. **Curves For Women and The Phoenix Collection Used Book store** are just 16 steps away for you to enjoy at break time!

---

As part of our effort to become a Full Service Real Estate Company, we are also able to provide our customers with both **real estate appraisals** of the highest quality and **specialized real estate consulting and commercial-residential buyer brokerage services**. We have extensive knowledge of the market areas that we serve and have continuous, in-house educational seminars

that focus on the recent developments in the field.

Call us today for all of your Trumbull real estate needs!

**Stephen J. Hodson**  
**6515 Main Street**  
**Trumbull, Ct. 06611**  
**Ph: 203-268-7743**  
**Fax: 203-452-0920**

## **Email:**

[Steve@RealEstateReferralAlliance.com](mailto:Steve@RealEstateReferralAlliance.com)