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Comments:

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Comments:

We started the popularity of Zero Cost loans along with Lenox Financial back in 2001. Today, Zero cost loans make so much sense. Our Avg. customer has refinanced 4x since 2001. Some of them would refinance for just an 1/8 of a percent since it was free. Each time those clients could have paid costs & lost \$, but when rates come down it is like having an adjustable mortgage. On a adjustable, when rates come down, there is no cost to get that lower rate. The only difference is, is that the loan is fixed each time instead of having an adjustable rate. I will blast these people on our Radio Show & let the public know to the best of my ability if they take this away from us.