



The Mortgage Factor

Information You Need to Purchase Real Estate

December 2009

Mortgage Rates
Conforming

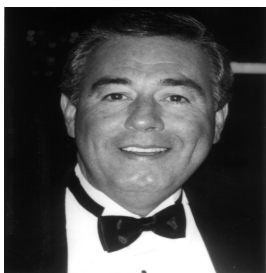
30 Year Fixed 4.75%
15 Year Fixed 4.375%
1 Year Libor ARM 1.01%

EFM e-books for
building wealth
Infinite Wealth
Life Skills

Now available at our office:
Credit Restoration
&
Life Lock Credit Protection
from the
Improve My Credit
link on our website

www.EFMFinancial.com

1023 N. Hollywood Way
Ste 105
Burbank, CA 91505
818-260-9983



Frank Enrique Moll
CA DRE # 00572687

In the spirit of the holiday season, we have pledged one hundred thousand dollars on behalf of all our clients and friends to Children International, the charity that the Moll family has been involved with for several years. Fifty thousand dollars will go towards the completion of Los Tres Brazos Community Center in the Dominican Republic and the other fifty thousand dollars will be donated next quarter for the remodeling of the Mendoza Center in the same country. We ask you to visit our website and click on the link for Children International. You can either sponsor a child for \$22.00 per month in one of 11 underdeveloped countries, or, if you are interested in helping us develop a community center with a major donation, you can contact me personally.

2009 has gone extremely rapidly and we are anxious for the economic recovery that will take place in 2010. In order to assist the housing industry in California, we have implemented our own EFM Financial Center Mortgage Assistance Program. We will reduce your closing fees by offering free loan approval, free appraisal, free escrow and free title policy. Whether you are refinancing into one of the lowest rates in over 50 years or buying a new home or investment property, EFM will save you thousands of dollars.

We look forward to hearing from you, your friends or clients next year and maintaining a close communication so that we can assist you with your financial needs.

May the holiday season bring you peace, health and tranquility and may the new year bless you and your families.

Our Goal - Your Financial Independence

