

Waterfront Properties



TORCH LAKE LOG HOME! The ultimate in "up north" living. 115 ft. direct private frontage and a breathtaking view of one of the most beautiful lakes in the world. \$999,000. (1634226)



50 FEET OF PRIVATE WEST BAY FRONTAGE. Wonderful bay view and a 2.94 acre forest in your back yard. Priced below assessed value for quick sale at \$240,000. (1636156)



LAKE LEELANAU - 150' direct private, firm, sandy frontage and 10 acres! Main floor BR. Room to expand. Unique southern exposure. Area of more expensive homes. Now only \$545,900, below 2003 appraisal. (1630054)

Whether selling or buying, contact Rodger McCain, "Your Realtor"

*** MULTIPLE YEAR, MULTI-MILLION DOLLAR PRODUCER ***

rodger@rodgermccain.com

www.RodgerMcCain.com

Toll Free: 1-800-424-9618 ext. 214

Anytime: 231-633-4919



hd 7/4.763008

WELLS FARGO

HOME MORTGAGE

The Nation's Leading Retail Mortgage Lender*

We offer:

- The Wells Fargo SmartPay Home FinancingSM product line with a variable interest-only line of credit from \$200,000 to \$3 million.**
- APR as low as **3.24%**
- Relationship ARMs/LIBOR ARMs
- Jumbo and conventional loans — flexible down payment options
- New construction programs
- Extended night and weekend hours to help you take advantage of today's low rates.

Mary Blue

13919 S. West Bay Shore Dr.

Traverse City, MI 49684

231-932-4706

Cell: 231-642-7504

Fax: 231-933-4239

mary.j.blue@wellsfargo.com



*Based on 2002 yearend statistics from Inside Mortgage Finance 2/14/03

** Wells Fargo SmartPay Home Financing and Wells Fargo SmartPay Home Financing Plus are available through our affiliate Wells Fargo Equity Direct, a division of Wells Fargo Bank, N.A. The Wells Fargo SmartPay Home Financing product is available on properties located in the state of Texas subject to a maximum 50% FMV or 80% CLTV, whichever is less. The Wells Fargo SmartPay Home Financing Plus product is not available on properties located in the state of Texas. Line amounts for the SmartPay Home Financing product range from \$200,000 to \$500,000, and from \$500,001 to \$3,000,000 for the SmartPay Home Financing Plus product, depending on Wells Fargo Equity Direct's standard underwriting, including an evaluation of borrower credit rating, property type and combined Loan-to-Value. Start rates are available as of the date of printing, and are subject to change without notice. The Annual Percentage Rate (APR) varies monthly during the ten-year term, and margins vary by market. The Index is the highest Prime Rate published in The Wall Street Journal Money Rate Table. The Index as of January 1, 2004 was 4.00%; margins for the SmartPay Home Financing product currently range from -0.25% to -0.50%, resulting in APRs ranging from 3.50% to 3.75%, subject to a floor rate of 3.24%. Current margins for the SmartPay Home Financing Plus product range from -0.50% to -0.76%, resulting in APRs ranging from 3.24% to 3.50%, subject to a floor rate of 3.24%. The APR shall not exceed 12%. Interest only payments due monthly during the term. Opening fees and costs for the Wells Fargo SmartPay Home Financing product line range between \$750 and \$13,000 and vary depending on the state in which the property is located as well as the amount of the credit extended. These fees may be paid to Wells Fargo, its affiliates or third parties as necessary to obtain secured credit. No annual fee. During the term your account balance will not fully-amortize and a balloon payment will be due at maturity; homestead properties in the state of Texas will have repayment terms rather than a balloon payment, in accordance with Texas law. Property insurance and flood insurance (if applicable) is required.

Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2004 Wells Fargo Bank, N.A. All rights reserved #13460

