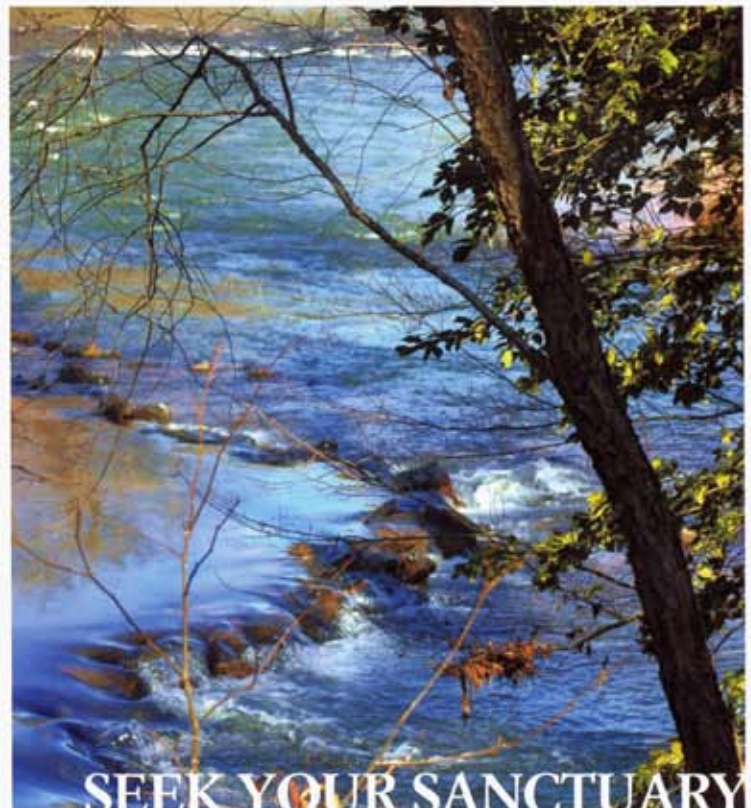
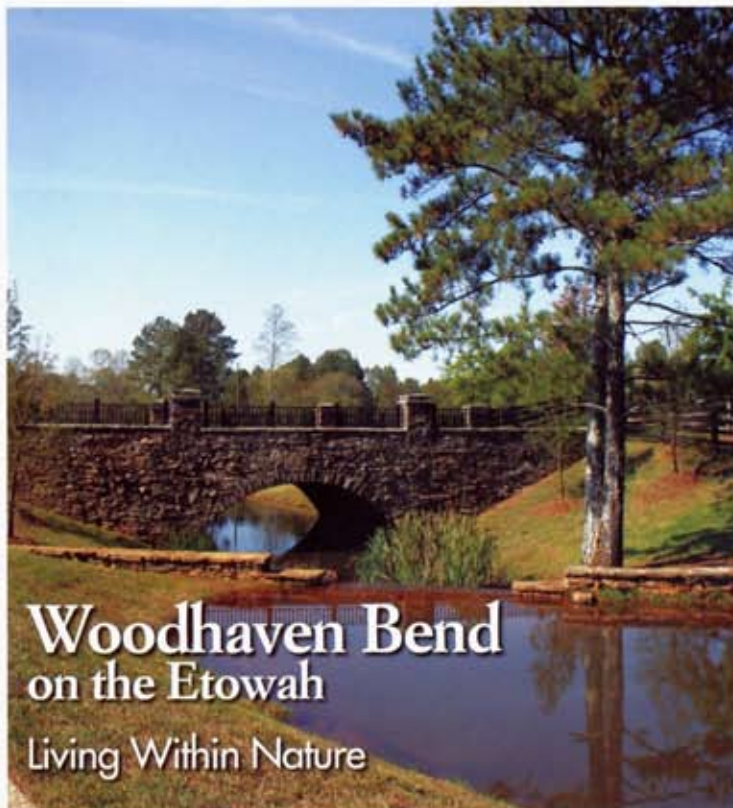


Today's
CUSTOM HOME

ATLANTA'S RESOURCE FOR BUILDING, REMODELING, AND LIVING IN YOUR CUSTOM HOME • OCTOBER/NOVEMBER 2008





Opportunity Knocks

Getaways Are Attainable

By Mike Fitzmeyer • Photography courtesy of William Waldron and Harrison Design Associates

So you've found your dream home along the Florida shore or in the rugged North Carolina mountains. It's a great deal and exactly what you're looking for, yet you hesitate to pursue it because of rumors you may have heard about securing financing for vacation homes in the current economic climate.

In reality, however, there's simply no reason to hesitate – especially if you're working with a company that has long-term experience dealing with the challenges and opportunities of the industry. SunTrust Mortgage, Inc. is a top 10 U.S. lender and a subsidiary of the ninth largest commercial bank in the country, offering enduring financial stability that gives its clients peace of mind. SunTrust Mortgage is organized and run strictly as a mortgage company and is staffed by a team of seasoned mortgage professionals who thoroughly understand the business and can anticipate and quickly respond to changes within the industry.

Those changes are currently affording exciting opportunities for some clients. "It's a great time to buy right now," attests Mike Fitzmeyer, a SunTrust Mortgage Vice President with 15 years of custom home financing experience. Fitzmeyer regularly handles loans for custom homes priced from \$1 million to \$5 million and has extensive financial experience, including holding the Series 7 and Series 63 licenses. That gives him a broad base of knowledge upon which to draw when serving clients' mortgage needs. "Not only do I understand their needs, but I try to anticipate them, and incorporate the new mortgage into their complete financial plan," he says. "Some of those clients may want to take advantage of the current climate by seizing the opportunity to build or purchase a second home. They shouldn't be hesitant because they think they may encounter some challenges when it comes to financing it."

While it's true that some sources of capital for high-end loans have tightened, SunTrust Mortgage is in a unique situation. "We are a portfolio lender," Fitzmeyer explains, "and we have elected to dedicate a portion of our balance sheet to our Premier Advantage Program. Under this particular program, qualifying clients can take advantage of attractive rates that are in some cases below market." Indeed Premier Advantage clients enjoy special mortgage pricing discounts and increased borrowing opportunities on second home financing throughout the entire southeast – putting SunTrust Mortgage in the places where you want to be.

That flexibility, paired with the stability of the company and their willingness to finance second homes makes SunTrust Mortgage a solid option whether you are building new or buying an existing residence. "We offer construction/permanent loans and varied options for second home financing," Fitzmeyer says.

Whether it's time to finance a vacation getaway or the estate home of your dreams, turn to the company and the professional metro Atlanta residents have come to trust with what is often their most important purchase. "Mike has a proven track record for judiciously guiding clients in challenging times and is a true asset to our company and the customers and business partners he works with," Senior SunTrust Mortgage Vice President John Pruitt says. T

Visit www.TodaysCustomHome.com to learn about energy-efficient mortgages. Mike Fitzmeyer has been named by the Mortgage Bankers Association of Georgia as one of the top producing mortgage bankers in Georgia, and he was cited by Mortgage Originator magazine as one of the top mortgage bankers in the country. For primary or second home financing that is custom built around your needs, call Mike Fitzmeyer at (770) 551-4084.