

Gulf Coast Residents sick of Hurricanes Move to Tucson Arizona, land of “Perpetual Sunshine” and NO Hurricanes.

At the Gulf Coast it is once again Hurricane season and it looks like it might be a repeat of the devastation that “Katrina” and “Rita” left in its wake in 2005. We can only hope and pray that such a tragedy is not repeated.

One can understand why there seems to have been a partial exodus from the gulf coast region. A lot of individuals lost everything. Their homes, their jobs, their security, their peace of mind and in some case their lives or the lives of a loved one.

For those that live in the Gulf Coast region and are not confident enough to “emotionally” or “financially” handle another hurricane season why not entertain the idea of moving to a land of hot weather, constant sunshine and where the closest thing to a hurricane are the warm desert breezes.

Arizona is a beautiful state to live in and the housing market is almost as hot as the weather in AZ. The cost of living is still relatively low and unlike the recently battered Gulf Coast, the worst weather Arizona gets is perpetual sunshine 350 days a year and **NO HURRICANES**

“Tucson - Arizona's second largest city”

Tucson (TOO-sahn) is a growing metropolis of over 950,000 that keeps getting better and better. The city's geography is a postcard image of cactus forests, rolling hills, and craggy mountains. National and State Parks and Forests ring the city.

“From Old Pueblo to Southwestern Metropolis”

Locally, the city is still called the Old Pueblo for the adobe fortress or “presidio” that marked its early borders.

Over the past three centuries, Tucson has grown from Native American farming community, to Spanish outpost, to dusty frontier town, to bustling, territorial days' railroad hub, to the mature Southwestern metropolis it is today.

The weather is mild nearly all the time, just right for all kinds of fun activities.

Tucson enjoys more sunshine than any other city in the United States, about 350 days each year. Temperatures rise in the summer, but low humidity helps even the warmest days feel comfortable. Tucson's surprisingly lush environment is replenished by two rainy seasons. This rain pales in comparison to what a “Gulf Coast” resident is used to though.

Small town feel - big city amenities.

In spite of a relatively small population (950,000) Tucson, Arizona is home to two world-class spas, a prestigious Pac-10 university (**Go Wildcats!!**), Davis-Monthan Air Force Base, and the largest private collection of aircraft in the world. Surrounding Tucson, Arizona real estate, you may be surprised by the abundance of palm trees, greenery and wildlife.

Conventional and alternative health facilities abound. There's a Cancer Center, a Heart Center, Children's Research Center and **Dr. Andrew Weil's** Program in Integrative Medicine at The University of Arizona. Business is diversified, with Tucson laying claim to the title, “Optics Valley.” Other significant areas include aerospace, software, biotech and teleservices. The city offers a multicultural experience. It's the gateway to Mexico, and as well, has benefited from a rich Native American heritage. In 2000, American Heritage magazine named Tucson as its “Great American Place.”

Tucson, Arizona Statistics

- Elevation: 2,389 feet
- Population: Tucson Metropolitan Area estimated at more than 950,000
- Geographical size: Metropolitan area covers more than 600 square miles
- Proximity to other areas: Phoenix (115 miles); Mexico (63 miles); San Diego (420 miles); Los Angeles (520 miles); Las Vegas (399 miles)
- Third-fastest-growing city in U.S., according to The University of Arizona's Eller College of Business and Public Administration
- Weather: Average high temperature, 81.7; low 54.2

The Quality of Tucson, Arizona Living

- All the major performing arts < from resident theatrical groups to opera to ballet to symphonies
- Active visual arts groups, plus TMA and many private galleries
- Award-winning sports program at prestigious Pac-10 university
- Spring training (only city in country to have three major-league spring training teams)
- Outdoor recreation: trails and bird watching
- Affordability of Tucson, Arizona real estate
- More than 80 percent of the population has earned a high school diploma or higher
- Golf: World-class resorts, courses and clubs
- Superb medical facilities: Cancer Center, Heart Center, Children's Research Center and Dr. Andrew Weil's Program in Integrative Medicine at The University of Arizona
- Laid-back, easy-going environment
- Fashions are typically casual but many charity events are black tie

“Tucson Ranked Fifth Best Place to Live”

The Greater Tucson Economic Council (GTEC) recently reported that Tucson was chosen as the fifth best place in America to live, out of a field of 331 communities. The ranking, by MSN.com, took into account the cost of living, crime rate, education, home prices and weather. The only four cities in the survey that were rated higher were Raleigh, NC; Denver, CO; San Diego, CA and Punta Gorda, FL.

Additionally, the Milkin Institute's recent "Best Performing Cities" report indicated a 17-point increase for Tucson over the previous listing; the Old Pueblo's overall rank is an enviable 40.

It also is significant to note that an article in the June 15, 2003 edition of Genetic Engineering News highlighted the city's growing infrastructure of biotech firms, one of the "clusters" that GTEC is hard at work recruiting to the Greater Tucson Area.

“Quality of Business”

Diverse economy gives the city the ability to roll with the punches

Big areas are aerospace, optics and astronomy, biotech, teleservices, environmental technology and information technology

Largest private employers in Southern Arizona: University of Arizona, Davis-Monthan Air Force Base, Raytheon Missile Systems, Carondelet Health Network, TMC HealthCare, University Medical Center, Intuit, Tosco Marketing, AOL, American Airlines, IBM Storage Systems Division, Texas Instruments, Tucson Electric Power Company, Asarco Inc., Phelps Dodge Corp., Bombardier Aerospace, Northwest Medical Center, First Data Corp. Teleservices, Weiser Lock.

Local company Burr-Brown recently sold to Texas Instruments for \$7.65 billion.

Tucson International Airport: 10 airlines serve TIA providing non-stop service to 13 cities and connections to more than 75 destinations. 60 daily flights.

Northwest Tucson is just 1 1/2 hours drive to Phoenix Sky Harbor Airport

Nation's leading metro area in job growth according to U.S. Department of Labor (See Tucson Lifestyle magazine's July 2000 issue)

“How hot does it get?”

It gets Hot...Yes...This is the most common question I get...The highest temperature ever recorded was 117 degrees Fahrenheit on June 26, 1990. The annual average is 82 degrees Fahrenheit/28 degrees Celsius for the high temperature, and 55 degrees Fahrenheit/13 degrees Celsius for the low temperature. Tucson's mild climate is legendary.

“Tucson AZ is still in the middle of a Real Estate Boom while the rest of the nation looks at a bursting bubble”

Real Estate appreciated almost 30% just in Tucson and Pima county AZ in 2005 while the rest of the country averaged about an 8% increase (still not shabby). Analysts are waiting for the “alleged” housing bubble to burst across the USA.

YES...the “Real Estate Boom” has slowed down a bit in Arizona. There always has to be a **“market correction”**. Real estate and the mortgage markets are always cyclical and Arizona is NO different. The prices and the appreciation rates were going completely nuts here in southern AZ over the past few years. Prices are now leveling out, returning to normal and appreciation rates have slowed. There is more of a housing inventory and homes for sale are staying on the market longer. Tucson is turning back into a more “buyer friendly” market. There is no doubt you can get a great home and / or piece of property for a great price that you will simply love.

The great news is that despite the market slow down it has been predicted that steady “above average” appreciation is expected to continue for at least the next 5 years here in southern Arizona.

If Tucson, Arizona living sounds appealing to you, you must check out Tucson, Arizona real estate and your opportunities to be a part of this dynamic, small town community.

Tucson Arizona is a very unique Real Estate market and there are, nuances and opportunities that might be missed from real estate and mortgage professionals that are not familiar with the Tucson market. You want to make sure you get the best and most current information on the housing market and local mortgage rates and loan programs. The local Tucson professionals from **YourLenderForLife.com** will definitely be able to give you the best advice for completely FREE with NO obligation.

Appreciation rates in Arizona are still currently 4 times the national average and interest rates are now creeping back up. As interest rates start a slight move back up, many borrowers are locking in their loans at the current interest rates. Typically, the privilege of locking in a rate is only utilized by borrowers with excellent credit. One lender in Arizona is offering the opportunity to lock in for those with marginal or questionable credit.

“No second hand treatment for self-employed, single parents, previous bankruptcies, foreign nationals or someone who just lost everything in a natural disaster.”

The lending specialists at **YourLenderForLife.com** understand that tragedies happen and that people make mistakes and that they should not have to pay for these tragedies and mistakes forever. Millions of Americans overextend themselves with credit cards, auto loans, and similar obligations. In addition countless Gulf Coast residents' lives were completely devastated in the wake of Katrina and Rita. For some this has translated to complete financial devastation due to lack of income from loss of a job or business, destroyed assets and property, and or the mounting debt from medical bills due to hurricane tragedies of 2005. **YourLenderForLife.com** understands this

YourLenderForLife.com has a lengthy track record of working with current home-owners or first time home buyers who have had financial problems and consistently finds ways to not only approve their loans, but significantly improve their current finances and boost their FICO score. The result in almost every case is a lower monthly obligation and steadily improving credit.

YourLenderForLife.com is an Arizona mortgage lending specialist and has access to a virtual supermarket of loan products: first mortgages, second mortgages, refinances, 15 year, 30 year fixed rates, **the new 40 year mortgage**, adjustable rate mortgages or ARM's as they are called, Interest only loans, construction loans, home equity lines of credit, no employment no income verification loans and even the wildly popular **1% “pick-a-pay” option ARM loan.**

The specialists at **YourLenderForLife.com** will show how it is not only possible to own ones own home, if one currently rents, but why it is imperative to own in today's changing market with high appreciation rates and rising interest rates. Literally any type of loan that you can think of is offered through **YourLenderForLife.com**. And all can enjoy the lock privilege. The Key is to call or log onto their web site to get the process started ASAP. You can be on your way to being Tucson Arizona's newest home owner. But doing it quickly is a must, rates and home prices are creeping up everyday.

Gulf Coast residents looking for a change, Tucson warmly welcomes you with open arms. Make sure you consult with an “expert” on the local Tucson Arizona market to know exactly how great and affordable Tucson Arizona really is.

YourLenderForLife.com has years of experience of Real Estate and Mortgage Loan consulting all over the southwest and primarily in Southern AZ. They've made thousands of homeowners happy they found **YourLenderForLife.com**. And many are repeat customers or referrals from previous borrowers. Call Keith J. Gill Loan Executive with **YourLenderForLife.com** for your FREE no obligation consultation and introduction to the wonders of the community of Tucson Arizona. Call NOW toll free 1-888-411-2877 or log onto their website at www.YourLenderForLife.com

