


THESE RATES WON'T LAST — REFINANCE TODAY!

4.990% APR*
10 YEAR
REFI LOAN

5.250% APR*
15 YEAR
REFI LOAN

Pay off your mortgage faster and save thousands of dollars with a Wainwright Bank Refi Loan. And for a limited time save even more money with:

- no points
- no closing costs
- fixed rate

WAINWRIGHT 
banking on Values

To apply call **800-444-BANK (2265)** or e-mail mail@wainwrightbank.com.

*Annual Percentage Rate (APR) as of 2/10/03; 120 payments of \$10.60 per \$1,000 borrowed with a 10 Year Fixed, or 180 payments of \$8.04 per thousand borrowed with a 15 Year Fixed; rates subject to change without notice; closing cost discount not to be combined with other offers; 1 - 4 family owner-occupied residences only; property insurance required; member FDIC; Equal Housing Lender

A new place to find a place

Looking for a new place to live sometimes seems like waking up in the morning: It's hard and no one likes doing it, but it has to be done or you could get in trouble.

When searching for a new pad, lookers utilize brokers, real estate agents and online search engines.

This month, grandcentralapartments.com celebrates its one-year anniversary. The unique site offers apartment-searchers a new and different way to find a place to live.

For \$295, apartment-seekers get a listing of available places in the Greater Boston area. The customer has access to the list for 60 days, and Jesse Grinberg, president of the Web site, said that, on average, apartment seekers find a new place

within two-and-a-half weeks.

"We manage a database of 2,000 units," Grinberg said. "And for apartment-owners, the service is free."

Owners or apartment managers can use grandcentralapartments.com to list their available places for no charge.

"There's no other way to get broker-quality apartments without paying broker-quality fees," Grinberg explained.

Grinberg, who worked for a similar type of company in New York, made his way up to Boston last year and started the site. With an 11-person staff, the Web site operates out of downtown Boston and, according to Grinberg, receive 50 to 300 new apartment postings everyday.

One unique feature is that 35 percent of all available apartments are wired to

a virtual tour.

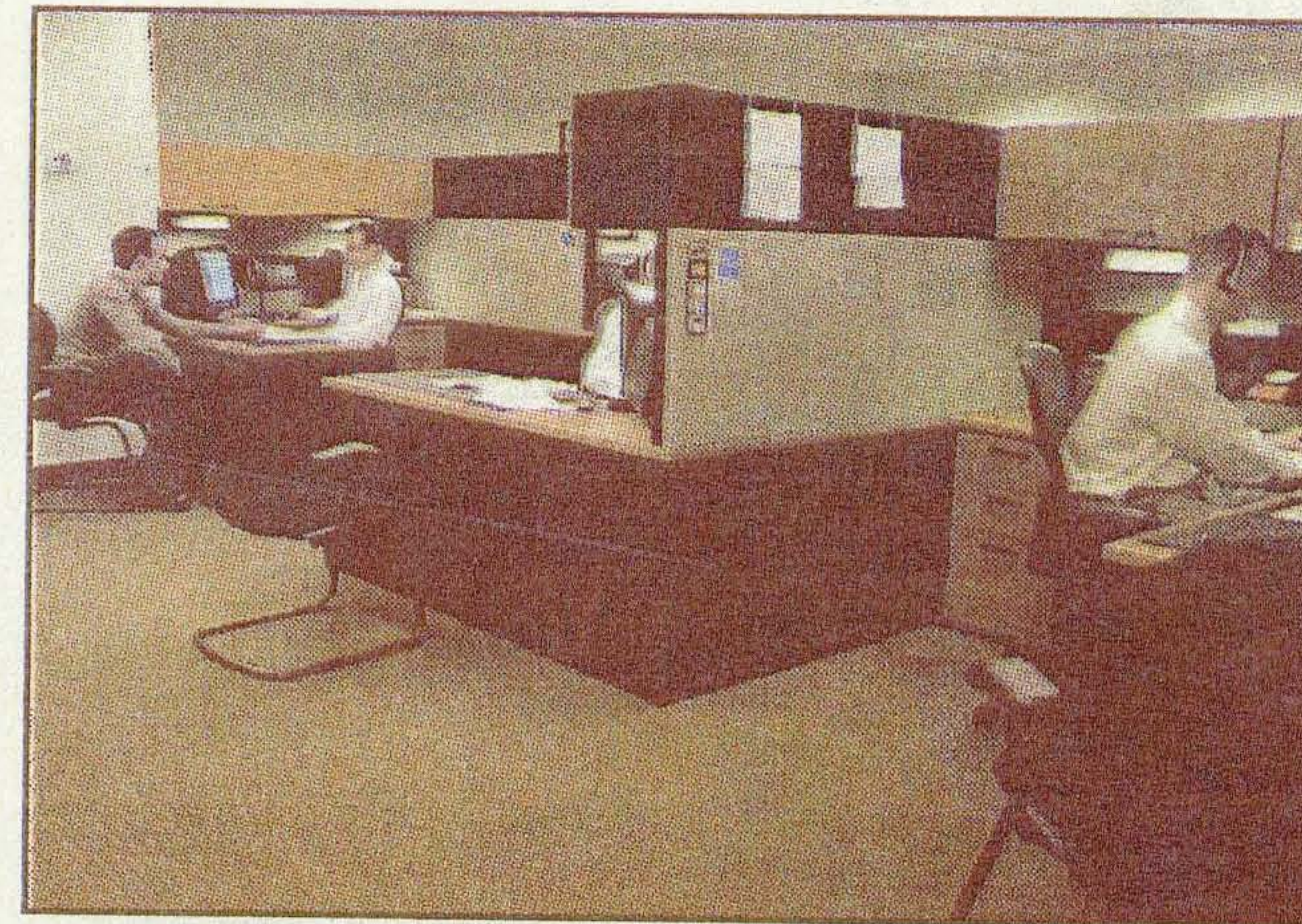
"Sometimes, when you just read four lines about a place in the newspaper, then you see it, it's not what you expected," Grinberg said. "But with the virtual tour online, you get an exact idea of what the place looks like."

All virtual tours are free.

The company is not a broker, and wants to "help avoid broker fees," Grinberg added.

According to the Web site, grandcentralapartments.com is involved in the rental process, so they insist their edge lies in the fact that they get to know the owners and the clients — making them better able to match tenant with apartment manager.

For more information, go to the Web site, where customers can sign up for the listings. (Metro)



A look inside the grandcentralapartments.com office.

GRANDCENTRALAPARTMENTS.COM

- Access to data base with user name and password.
- Immediate e-mail alerts.
- A tenant hand book offering everything you need to know about renting.
- Our landlord package, all the forms you'll need.
- Private rent adviser that will assist customers.

(grandcentralapartments.com)

DIFFERENCE IN HOMEBUYERS

Sales. There are significant differences between first-time homebuyers and repeat buyers in the kinds of real estate services they use, according to a recent survey by the National Association of Realtors, Rismedia reported.

The 2003 National Association of Realtors Survey of Real Estate Services shows that buyer use of real estate services varies with the type of home that's bought, the age of the home and the frequency of Internet use.

The report reveals that first-time buyers use some real estate services more frequently than repeat buyers do, probably because first-timers are unfamiliar with the home purchase process and have different needs when financing a home. (Metro)