

A good banking relationship with First State Bank was essential to taking advantage of real estate opportunities in the Florida Keys for Jack Hildreth



Bette Brown, Jack Hildreth and Misty Pace

Nine years ago, we opened our first bank account with First State Bank of the Florida Keys, and, later we purchased an office building across the street. In 2006, we refinanced the office building and locked in a low interest rate.

Anticipating a decline in real estate values in Keys, we started working with Bette Brown at First State Bank to qualify for a mortgage two years ago.

In September 2008, the stock market crashed. Thanks to business courses taken a long time ago at the University of Southern California and the good folks at Morgan Stanley, Dan and Matthew Kratish, the stock market was lucrative enough to provide for a substantially larger down payment.

Recently, real estate foreclosure and short sales have come to the Keys. Thanks to real estate brokers/agents who took foreclosure and short sale real estate courses and the qualified people at Realty Options of the Florida Keys, Misty Pace and Sal Livoti, we found a nice solid concrete house on a canal with davits for a great price.

But mostly, thanks to the professionals at First State Bank of the Florida Keys, Bette Brown and Lori Bailey, the mortgage was funded and the house closed with a 21-day escrow. There are fantastic real estate opportunities coming to the Florida Keys. The days of easy-to-get-started, little-money-down mortgages are over. Thank you - First State Bank of the Florida Keys!

Brooks Graduates



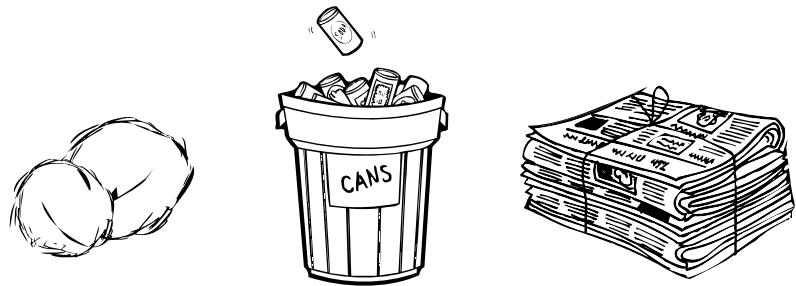
Tommy William Brooks II graduated from Full Sail University in Winter Park, FL. Brooks has earned his BS degree in Game Design and Development (computer programming) in only two years and finished top of his class. He tutored the “wash out” courses and was awarded two Course Director awards at graduation, one award for Machine Architecture and the other for Data Structure. Tommy has begun his own company, “Mastermind Studios” and has several interns working with him producing video games.

Brooks is the son of Dr. True and Lisa Lansden of Tavernier and Tom and Michelle Brooks of Collins, MS. He is the grandson of William and Carolyn Vineyard of Collins, MS and Carlene Brooks of Monticello, MS. He is also the grandson of the late William Brooks of Mendenhall, MS.

Brooks graduated from Coral Shores High School in 2006. He now plans to attend medical school and ultimately work in research and development in Neurology.

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