

RATES ARE HOUSE Have you considered Refinancing?

Rates are Historically LOW!

A refinance could help put some *extra money* in your pocket to help with those *Summer remodel projects!*

Consider the options and benefits of refinancing your home loan NOW!

- » Lower your Interest Rate
- » Lower your Monthly Mortgage Payments
- » Use the Equity in your Home to get Cash-Back
- » Skip a Mortgage Payment
- » Drop your Mortgage Insurance

THE BAY EQUITY LENDING TEAM has the experience to help you decided if a refinance is right for you.

WHAT WE OFFER

Fast Underwriting Turnaround Times • 15 and 30-Year Terms Available Fixed and Adjustable Rate Options • and Much More!



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