

All California Mortgage, Inc.

Limited Offer!

If you refinanced your home with an adjustable-rate mortgage (ARM) in the last 5 years, your mortgage interest rate will soon change.

In today's rate environment, that means your initial, fixed monthly payments would increase. (For example, if your mortgage is a 3/1 ARM, your payments are fixed for the first three years and then adjust annually for the remainder of the term.) If you've been enjoying an introductory rate of 4% - 5%, you'll soon be paying 7% or more.

It is a great time to refinance now: **INTEREST RATES ARE STILL LOW • THIS MAY BE YOUR LAST OPPORTUNITY!**

30-YEAR FIXED, NO PREPAYMENT PENALTY, 6.250 % (limited offer)

Home Equity Lines of Credit for as low as Prime – 1.135%, best in the Nation!

Call us today at **(415) 464-8261** and stop by our branch, right down the street, to discuss your financial needs.



Thierry Abel, Senior Loan Consultant

17 E. Sir Francis Drake Blvd., Larkspur, 94939

(Over for more info)



Licensed by the California Dept of Real Estate (916) 227-0931. Lic # 013800701 • Rates effective as of 7/01/07. Some restrictions apply. Please call for details.

AD-PAK (415) 492-1749

CHECK OUT OUR WEBSITE: www.adpakcoupons.com