

# Want To Lower Your Payments? Don't Want An Adjustable Rate?



## *Announcing our 40-Year Mortgage Programs*

- ▶ Rates are fixed for the life of the mortgage
- ▶ Take cash out for debt consolidation or other purposes.
- ▶ Loan Amounts over \$625,000 available

Call for more information

**With such an  
important decision  
you deserve to see  
all the alternatives**

***Did you know that you  
can lower your present  
payments by almost  
10.0% and still have the  
security of a fixed-rate  
mortgage?***