## **Refinance Now!**

Why is now the best time to refinance?

PRSRT STD ECRWSS U.S.POSTAGE PAID EDDM Retail

Historic low interest rates can save you a bundle!



Interest rates are at historic low, which means refinancing could lower your payment & save your thousands in interest over the life of your loan. It also can free up cash for remodeling or countless other uses. Call Lilly today!

The best mortgage on the block, bring it home

Low rate ~ No points ~ No or Low closing costs

Condo/TH/Single:

**LILLY LIANG, Broker/Loan Consultant** 

**Real Estate & Loan Services** 

DRE # 01489739, NMLS # 2054015

**Delta Properties & Alpine Financial** 

TEL: (408) 460-3331

20 Years Real Estate Experience

Email: deltaproperties@gmail.com

(http://www.deltahomeca.com)

No point, No fee on 30 yrs fixed rate 2.875% APR ~ confirming <75% LTV ~ FICO>720

rate changes daily



owner occupied 房贷最新rate rate changes daily

**Conforming (<= \$548,250)** 

30 yrs fixed **2.625**% APR

15 yrs fixed **2.25**% APR

High balance (\$548,250 - \$822,375)

30 yrs fixed **2.69**% APR 15 yrs fixed **2.25**% APR

(Balance>\$35万, LTV<70%, Credit >760, 自住)