

# **NO PAYMENTS UP TO SIX MONTHS!**

WITH OUR **PRINCIPAL INTEREST TAXES INSURANCE (PITI) ABATEMENT PROGRAM**, YOUR **HOME BUILDER** OR **SELLER** CAN PAY UP TO THE FIRST SIX MONTHS OF YOUR MORTGAGE PAYMENT! JUST IMAGINE WHAT YOU CAN DO WITH THE SAVINGS!\*

## **What this means for you:**

- ▶ Quickly move into your new home.
- ▶ Use extra cash to purchase home upgrades and new furnishings, take a vacation ... just imagine the possibilities.
- ▶ Apply savings to build equity in your home.

## **Program highlights:**

- ▶ 15- or 30-year fixed-rate options.
- ▶ 3-, 5- and 7-year LIBOR ARMs.
- ▶ My Community Mortgage Program.
- ▶ Finance up to 95% of the value of your new home.
- ▶ Advantage PITI offers loan amounts up to \$650,000.



**THE PERFECT  
HOUSEWARMING GIFT**

For more information, contact:

Ney Montenegro  
Golden Realty & Investments  
408-505-6980  
Ney\_RealEstate@sbcglobal.net

NOTICE: Programs available only to qualified borrowers. All borrowers subject to approval. Rates and programs subject to change without notice. Some restrictions may apply. Seller approval required.