

SBPEA recommends this Trusted Team of Mortgage Professionals



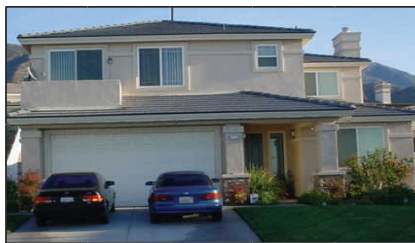
Adriana closed our loan in less than two weeks. She guided us through every step of the way & answered all our questions. (San Bernardino Water Dept. Employee)



Adriana really worked hard & was very attentive. She was real good at returning my calls. She went the extra mile to get the loan I wanted for my refinance. (SBPEA Member from ARMC)



Adriana invests in people not just the loan. (SBPEA Member from the D.A.'s Office)



I applied at a credit union, 3 months later my house dropped in value and they still could not get my refinance done. Adriana closed my loan in less than 3 weeks, got me a lower payment and came in with a property value higher than the last appraiser. (SBPEA Member from Juvenile Courts)

How To Lock In Your Monthly Mortgage Payment!

- ◆ Learn how to calculate how much extra interest you're paying!
- ◆ Learn where to find home loans that will save you thousands of dollars in interest!
- ◆ Learn where to find loans that both lower your monthly payments and give you cash back!
- ◆ Learn how to refinance your mortgage with no out-of-pocket costs to you!

FREE Recorded Message
1-888-398-6541 ext 92

Offered by Adriana Liberato
Your Friend in the
Mortgage Business
Intercoastal Funding Corp.



Special Zero & Low Down Payment Home Loans in the Tri-County Area From \$150,000 to \$650,000

Is your annual income \$40,000 or more? If so, three new home loan programs enable you to buy a \$150,000 to \$650,000 home (for your principal residence) for **zero** down payment. You can even finance 3% of your closing costs! There is no mortgage insurance, and interest rates are low.

FREE Recorded Message
1-888-398-6541 ext 94

Offered by Steve Gutierrez
Real Estate Consultant
Century 21

