



Happy New Year!



Paul & Virginia Ratto

925.998.9501
 vvarni@pacunion.com
 www.RattoandRatto.com
 License #: 00900621 | 01361537



Kyle Davis

Mortgage Consultant/Owner/Partner
 Lamorinda Resident Since 1995
 CalBRE License #01111347/NMLS #274107

Direct: 925-314-5299 Kyle@Stonecastle-LHF.com

319 Diablo Rd., Ste 103 • Danville • CalBRE Lic. # 01327738, NMLS#280803

RATES ARE NEAR ALL TIME LOWS!
30 YEAR FIXED RATE TO \$2,000,000!
3.875% / 3.990% APR
GREAT CONFORMING RATES!

	Fixed Rates to \$417,000		Fixed Rates to \$625,500	
	RATE	APR	RATE	APR
30 Year Fixed	3.875%	3.875%	4.125%	4.125%
15 Year Fixed	3.125%	3.125%	3.500%	3.500%

"PROVIDING PREMIER LOAN PRODUCTS AND SERVICE FROM THE MOST EXPERIENCED AND SOLUTION-ORIENTED PROFESSIONALS IN YOUR COMMUNITY."

Call 925-314-5299 for Today's Quote!

This is not a loan commitment, nor is it a guarantee of any kind. This comparison is based solely on estimated figures and information available at the time of production. Interest rate is subject to borrower and property qualifying. Stonecastle Land and Home Financial, Inc. is an Equal Opportunity Lender.



SUE DIMAGGIO ADAMS
 suercal@aol.com
 925-207-9212
 CalBRE# 00620932

KATHIE DIMAGGIO STEIN
 kathie@kathiestein.com
 925-699-6258
 CalBRE# 01947595

55+ Community



Rossmoor Realty 1691 Tice Valley Blvd., Walnut Creek, CA 94595

ROSSMOOR

DO YOU KNOW PARADISE EXISTS RIGHT HERE IN THE EAST BAY??



Visit and Talk to Your Rossmoor Specialists.

ROSSMOOR



www.ANTIGUADOORS.com
 321 Hartz Ave, Suite 5, Danville, CA 94526
 (925) 283-8933 sales@antiguadoors.com