

# WINNING WITH TODAY'S RATES

## INTRODUCING BAY EQUITY'S 2/1 RATE BUYDOWN PROGRAM

- ✓ Reduce first-year interest rate by 2%
- ✓ Reduce second-year interest rate by 1%

Lower mortgage payments for two years are made possible with a deposit upfront from the seller.

LET'S CALCULATE WHAT THIS CAN MEAN FOR YOU!

BEHL

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**bay equity**  
MORTGAGE SISTERS

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