

↘ Is it time to refinance to a fixed rate loan?



If you have an adjustable rate mortgage, we have a question for you: Are you comfortable with where interest rates have been heading? If not, today's fixed rates are still historically low, and a Countrywide® fixed-rate home loan could be right for you.

We're on your side and in your neighborhood. So if the stability of a fixed monthly payment sounds appealing to you, don't wait another day—give me a call today.

At Countrywide we are focused on making the home loan process easier and more affordable. That's why we offer no origination fees on loans for ...

- * Home Equity Lines of Credit
- * Interest Only ARMs
- * Investment Properties
- * Less Than Perfect Credit
- * Refinancing From ARMs to Fixed Rate Mortgages
- * Reverse Mortgages
- * 100% Financing Options
- * 40 Year Loans



Steve Caughlin
Sales Manager
562 E. Castle Pines Pkwy. Ste. C-1
Castle Rock CO 80108
(303) 814-3889
(720) 581-9702 Cell
(866) 737-1893 Ext 223 Toll Free
Steven_Caughlin@Countrywide.com



Countrywide Financial Corporation is America's #1 home loan lender* and a member of the prestigious Standard & Poor's 500 and Fortune 500.

* Source: As ranked for 2005 by Inside Mortgage Finance (Jan. 27, 2006), Copyright 2006.

 Equal Housing Lender. © 2006 Countrywide Home Loans, Inc., 4500 Park Granada, Calabasas, CA 91302. Trade/servicemarks are the property of Countrywide Financial Corporation and/or its subsidiaries. Arizona Mortgage Banker License Number BK8805; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Georgia Reg. #5929; Illinois Residential Mortgage Licensee; Massachusetts Mortgage Lender License No. ML 1623; this is not an offer to enter into an interest rate lock-in agreement under Minnesota Law; Countrywide Home Loans of Minnesota, Inc. makes all HELOCs of \$100,000 or less; Licensed by the New Hampshire Banking Department; New Jersey (818) 313-6526, Licensed Mortgage Banker, NJ Department of Banking and Insurance; Licensed Mortgage Banker, NYS Banking Department; Registered with the Pennsylvania Banking Department; Rhode Island Lender's License. Some products may not be available in all states. This is not a commitment to lend. Restrictions apply. All rights reserved. 06-0221