

Baywin Realty & Financial Services proudly present you: One Stop Real Estate and Mortgage Services

Residential Mortgage

Conforming	Jumbo Conforming
<ul style="list-style-type: none">• 5/1 ARM: 2.625% APR• 15 Year Fixed: 3.25% APR• 30 Year Fixed: 3.875% APR	<ul style="list-style-type: none">• 5/1 ARM: 3.00% APR• 15 Year Fixed: 3.375% APR• 30 Year Fixed: 4.00% APR

Real Estate Services

First Time Buyer	Investment Purchase
<ul style="list-style-type: none">• Pros and Cons of Home ownership• Purchase process• How much can I afford?• Closing cost	<ul style="list-style-type: none">• Financial planning• Return vs appreciation• REO and short sale• Property management

**Should you have any question regarding above services,
feel free to contact us:**

Huibin Lan / Broker

Phone: 510-228-4567, Fax: 510-740-3569

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