

The Next Stage®

Important
This ad will
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disclosure.

Does your mortgage have an adjustable rate?

Make sure today's higher rates don't turn into higher payments.

If you financed your home with an adjustable-rate mortgage (ARM) in the last five years, your mortgage interest rate may soon change. In today's rate environment, that means your initial, fixed monthly payments could increase.

Don't get stuck with higher payments. Let us review your current mortgage program so you know where you stand and the options available. If refinancing to a new program is right for you, it can help you accomplish one or more of the following:

- Lower or fix your monthly payments
- Get an interest rate or loan term more suited to your needs
- Pay off high-interest debts

To ensure you have the right home financing and peace of mind, call on the long-standing experience of the nation's leading retail mortgage lender.¹

Call today for a complimentary consultation!



Sean A. Barry
Rancho Santa Fe
858-759-2300



Darin Laird
Solana Beach
858-847-4824



Dan Schroeder
Carmel Valley
858-259-3533



Steve Quigg
Santaluz
858-538-2815



Barbara Tammen
Carmel Valley
La Jolla
619-548-0898



Lewis Bianchi
UTC
858-535-9270



Mark Ostrom, Branch Manager
Carmel Valley / Del Mar • 3890 Valley Centre Dr. #105
San Diego, CA 92130 • 858 847-4821



1. Based on yearend 2005 statistics by *Inside Mortgage Finance* 2/17/06. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2007 Wells Fargo Bank, N.A. All rights reserved. #52500 10/07-1/08

