



ARE YOU DREAMING OF YOUR OWN PLACE?

Many renters **CAN** buy a home - and don't realize it.

Do you think...

- You need a lot of cash to buy a home?
- Monthly mortgage payments would be more than you could afford?
- Homeownership is more expensive than renting?
- It isn't a good time to buy?

You might not know...

- There are many low down payment options available
- Payment options vary to help different types of borrowers qualify
- The cost of homeownership has increased less than the cost of renting in the last decade!*
- Today's real estate and mortgage markets offer great opportunities for all kinds of home buyers

YOU MIGHT BE ABLE TO BUY...ARE YOU READY TO FIND OUT?

Check in with us today and we'll find out where you are so you can get where you'd like to go!

*Sources: U.S. Census Bureau Cost by Region Report and Rental Housing Market Condition Measures: A Comparison of US Metropolitan Areas Brief.

BEHL



Liliana Riquer & Omar Michel

Senior Mortgage Loan Officers
NMLS#290649 | NMLS#398944

445 Marine View Avenue Suite 200
Del Mar, CA 92014

Direct: 858-200-3858

Direct: 858-657-1053

teamriquer@bayeq.com

www.LilianaRiquer.com

HOME LOANS
bay equity
TEAM RIQUER



Equal Housing Lender. This is not a commitment to lend or extend credit. Restrictions may apply. Rates may not be available at time of application. Information and/or data are subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states. Bay Equity LLC, 28 Liberty Ship Way Suite 2800, Sausalito, CA 94965; NMLS ID#76988. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act- #4150077. click here: www.nmlsconsumeraccess.org/EntityDetails.aspx/COMPANY/76988