

Horizon Financial Associates

Announces a New Year's Special Offer

**FREE APPRAISALS! (\$375 value) on all
purchase and refinance loans until April 30th, 2009**

**THE SMALL PRINT- APPRAISAL FEE WILL BE REFUNDED TO YOU
UPON SUCCESSFUL CLOSING OF ESCROW- GUARANTEED!**

**EXCELLENT COMPETITIVE RATES, EXPERT ADVICE AND
NEGOTIATION ON *YOUR* BEHALF.**

**FOR MORE INFORMATION, MORTGAGE LOAN CONSULTATIONS, RATE
QUOTES AND GOOD CHEER CALL**

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BROKER/PROPRIETOR

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**MEMBER- CAMB; FREMONT CHAMBER OF COMMERCE; BETTER
BUSINESS BUREAU; NAMB LENDING INTEGRITY SEAL**

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