



Built Around You.SM
WILSHIRE HOMESTM

2.875% Interest Rate Buy Down*

- ◆ Interest rate promotion available through BAY Mortgage only
- ◆ Rate buy down available on select inventory homes
- ◆ Rate buy down available on contracts written by December 31, 2008

* 3.875% on 2nd year, 4.875% on years 3-30, APR 5.107%

All loans subject to underwriting approval including credit and property approval. Loan products available may vary by state. Not all borrowers will qualify. Not a commitment to lend. Restrictions may apply. Terms and programs subject to change without notice

See your Wilshire Homes Sales Counselor for Specific Details.

www.wilshire-homes.com