

# Welcome home.



## Make the dream of home ownership a reality with a mortgage from Rabobank.\*

Whether you're buying your first home or improving the one you love, we have products to help you reach your goals:

- HomeReady Mortgages with down payments as low as 3%
- Fixed Rate, Adjustable Rate and Interest-Only Mortgages
- Portfolio Lending — homes with acreage and hobby farms
- Home Equity Loans and Lines of Credit

**Mortgage | Refinance | Home Equity**

**Talk to your local Mortgage Loan Representative to get started:**

**Patrick McArdle**  
NMLS# 742368  
Napa, CA  
(707) 603-2622



\*All loans subject to credit approval. Additional terms and conditions may apply.



**Rabobank**

[RabobankAmerica.com/Mortgage](https://www.RabobankAmerica.com/Mortgage)