



# Taking advantage of historically low rates is a no-brainer

## Now is the perfect time to buy or refi.

Rates have dropped, so don't miss out.

Let us calculate your potential savings and lock in a low rate for you.

Rusty O'Dowd has financed over 1,000 loans for Massachusetts Police Officers and Fire Fighters. Contact him today before rates go back up.



### Rusty O'Dowd

Senior Loan Officer

307 Waverley Oaks Road  
Ste 409  
Waltham, MA 02452



PRESIDENTS CLUB

Let's talk    Cell: (617) 285-2691  
Office: (781) 647-2026

Get started today    [guaranteedrate.com/rustyodowd](http://guaranteedrate.com/rustyodowd)  
[rodowd@guaranteedrate.com](mailto:rodowd@guaranteedrate.com)