



REASONS TO REFINANCE

— LOWER YOUR INTEREST RATE

If your interest rate is higher than the current rates, refinancing into a lower rate may save you thousands of dollars.

— GET A FIXED RATE MORTGAGE

If you have an adjustable rate mortgage, you can avoid an increasing payment by refinancing into a fixed rate mortgage loan.

— REMOVE PMI FROM AN FHA LOAN

If the loan-to-value ratio on your FHA loan is 78% or less you can refinance into a conventional loan and drop PMI.

— LOWER YOUR MONTHLY PAYMENT

When you refinance a loan the loan term resets. You can refinance the new lower balance over 30 years to dramatically lower your monthly payment.

— PAY OFF YOUR MORTGAGE FASTER

Refinancing into a 10 or 15 year loan term you can save money on interest and pay off your mortgage much quicker.

— USE YOUR EQUITY TO GET CASH BACK

If you have equity in your home you can use it as collateral to get a home equity loan or do a cash out refinance.

Call me today to see your refinance options!