



# SHOULD YOU REFINANCE YOUR HOME?

REFINANCE

KEEP LOAN



## Do you have an ARM?

Convert adjustable rate mortgage to a fixed loan to lock in an interest rate.

No



## Can you get a better rate?

Interest rates decreased or your credit score dramatically improved.

No



## Cash out your home equity?

To consolidate high interest debt, remodel your home or pay for college tuition.

No



## Increase or reduce loan term?

Lower payments by increasing loan term or payoff quicker by increasing loan payments.

No



## Remove mortgage insurance?

Your home value increased and/or you have paid down a large portion of your mortgage.

No



## Let us do the math:

If you are interested in refinancing or unsure if you are a good candidate contact us and we will run the numbers for you!

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