

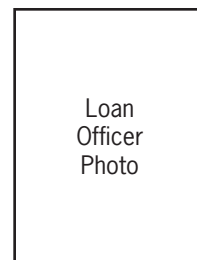


The reasons to refinance are clear.

With interest rates still low, **now** is an excellent time to refinance your mortgage loan. Reducing your mortgage interest rate by just a little can save you big over the life of your home loan. Here are some of the compelling reasons why refinancing may be a smart move for you:

- Pay off your home equity line and secure a fixed-interest rate
- Obtain a traditional fixed rate and minimize the risk associated with adjustable-rate mortgages
- Eliminate mortgage insurance premiums
- Extract cash from your home equity for home improvements

Please contact me today to learn if refinancing is right for you, or for any other home-financing needs.



Loan
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Photo

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