



# REFINANCE ON YOUR TERMS

OUR TEAM OFFERS MORE OPTIONS TO REFINANCE YOUR MORTGAGE.  
CHOOSE THE SOLUTION THAT WORKS FOR YOU!

If you're like most homeowners, the mortgage you've had for years (or even for a year) may no longer feel like the right fit. **With a refinance, you can secure a totally new loan that meets your needs now.**

## LOCK IN LOWER MONTHLY PAYMENTS

Interest rates could be lower now than when you first closed. A lower rate could reduce your monthly payment – and help you save over the life of the loan.

## PAY OFF YOUR HOME LOAN SOONER

Shorten the number of years left on your loan to clear mortgage debt faster and build equity quicker.

## TAP INTO YOUR HOME EQUITY

Get up to 80% of your home's value in cash to cover big costs like paying off high-interest debts or college expenses. Improving your home to boost its value could also be a smart use of cash-out funds.

## CHANGE UP YOUR LOAN TYPE

If you originally secured an adjustable-rate mortgage (ARM), you could refinance to a fixed-rate loan to protect yourself from future rate hikes.

## REMOVE PRIVATE MORTGAGE INSURANCE (PMI)

Homeowners with at least 20% home equity could refinance to remove PMI and lower their monthly payments.

## RENOVATE WITH A REFI

Fix up the home you love and refinance with a renovation loan like HomeStyle or FHA 203(k). Both options let you roll the costs of eligible improvements into one convenient mortgage.

