



**DON'T WASTE YOUR SAVINGS**

# **REFINANCE NOW!**

WAITING TO REFINANCE IS LIKE  
FLUSHING THOUSANDS DOWN THE DRAIN.

A lower mortgage rate means a lower monthly payment, plus big savings over the life of your mortgage. But the longer you wait, the more you risk getting locked out of today's great low rates.

**Keep more money in the bank and refinance now!**

FINDING OUT HOW MUCH YOU COULD SAVE TAKES MINUTES

Prequalify on your favorite device at [www.ReneeGaugler.com](http://www.ReneeGaugler.com)

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Cornerstone Home Lending, Inc. / 347 South Ferguson Avenue, Suite 4 / Bozeman, Montana 59718 / Company NMLS 2258 / AZ BK #0908763  
While refinancing could make a significant difference in the amount you pay each month, there are other costs you should consider. Plus, your finance charges may be higher over the life of the loan. Not a commitment to lend. Borrower must meet qualification criteria. Equal Housing Opportunity.