



**MONEY DOESN'T GROW ON TREES
BUT YOU CAN GROW YOUR SAVINGS
WHEN YOU REFINANCE**

REFINANCE NOW TO SAVE THOUSANDS

Mortgage rates today may be a lot lower than when you first closed.

Even if you closed last year, you could still lock in a new rate right now. A lower rate means lower payments, instantly freeing up extra cash for your budget. Start today and start paying less next month!

FINDING OUT HOW MUCH YOU COULD SAVE TAKES MINUTES

Prequalify on your favorite device at **www.ReneeGaugler.com**.

RENEE GAUGLER Loan Officer / NMLS 400368

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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.