



**TAKE YOUR HOME  
FROM THIS...**

**TO  
THIS.**

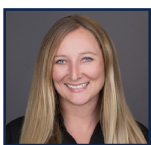
## IF YOU'RE LIKE MOST HOMEOWNERS, **YOU'RE WONDERING...**

- Can I use a refi to renovate?
- Can I get cash out of my home's equity?
- Can I lower my monthly payment?

**Did you know?** Mortgage rates have stayed at or near all-time lows. So, the odds of refinancing and reducing your rate by a full point or more, compared to a year ago, are good.

**If you're paying for mortgage insurance, refinancing right now at the average rate of 2.81%\* may provide the equity you need to remove that extra monthly cost.**

VISIT **HOMEQUITYBENEFITS.COM**  
TO GET THE ANSWERS YOU NEED.



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\*Source: <http://www.freddiemac.com/pmms/>. Based on weekly average 30-year fixed interest rates as of February 18, 2021. Sources deemed reliable but not guaranteed. Not a commitment to lend. Borrower must meet qualification criteria. Equal Housing Opportunity. For educational purposes only. Please contact a qualified professional for specific guidance. 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.