

## Planning to stay in your home for years to come?

Whether you're looking for a better interest rate, shorter term, or need funds to make updates to your home, you can count on a fast turnaround time when you refinance your current mortgage with us.

Our streamlined process makes leveraging the equity in your home fast and easy. Make your monthly payments more manageable or pay off your mortgage early. Typically, there is no appraisal required, and closing costs may be rolled right into your new loan.

**Loan Benefits To Qualify** · Refinance for a lower interest rate • Minimum 640 FICO required • Switch from an adjustable rate mortgage to a • Must have an existing FHA or Freddie Mac loan 15 or 30-year fixed rate loan in good standing • Save up front for home improvements by

selecting a 5 or 10-year adjustable rate loan • No appraisal required in most cases

• Certain closing costs can be included in loan, but no cash-out

- Borrower must have made minimum of 6
- · Eligible properties include owner-occupied, second home, or investment property

Closing Costs Included

Owner-Occupied,

Second Home, or

**Investment** 

**Property** 

640+ Credit Score

No **Appraisal** Required

Call now to learn more about how easy refinancing your existing mortgage can be!

