



DOES A REFINANCE MAKE SENSE FOR ME?

WE OFFER UNIQUE PROGRAMS THAT LET YOU REFINANCE UP TO 97% OF YOUR HOME'S APPRAISED VALUE! HERE ARE A FEW REASONS WHY YOU SHOULD CONSIDER REFINANCING NOW:

- Your credit score has improved
- You want to lower your interest rate
- You want to eliminate monthly PMI
- You want to change from an FHA loan to a conventional loan

WHATEVER YOUR REASON, I'M HERE TO HELP. CALL ME TODAY TO DISCUSS YOUR REFINANCING OPTIONS



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.THE PRINCIPAL AND INTEREST PAYMENT ON A \$200,000 30-YEAR FIXED-RATE LOAN AT 2.75% AND 97% LOAN-TO-VALUE (LTV) IS \$889.81. THE ANNUAL PERCENTAGE RATE (APR) IS 3.230% WITH ESTIMATED FINANCE CHARGE OF \$5,600. THE PRINCIPAL AND INTEREST PAYMENTS, WHICH WILL CONTINUE FOR 360 MONTHS UNTIL PAID IN FULL, DO NOT INCLUDE TAXES AND HOME INSURANCE PREMIUMS, WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. RATES CURRENT AS OF 4/27/2021. SUBJECT TO BORROWER APPROVAL.