

THE *VALUE* OF REFINANCING

Have you considered refinancing to take advantage of these opportunities?

- ▶ Pay off your home loan with a **shorter loan term**
- ▶ *RATES ARE STILL HISTORICALLY LOW!* Get a **lower interest rate** to save you money in the future
- ▶ Use the equity in your home for a **cash-out refinance** to receive money back!



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