

2 TYPES OF

MORTGAGE

REFINANCE

CASH OUT



Extract home equity

- US homeowners have over \$6 trillion in tappable home equity.
- Money can be used to help pay for a child's tuition or medical expenses.

Pay for home improvement



- make major repairs to the roof or other parts of the structure
- expand the size of the dwelling
- upgrade the home interior



Pay off other high interest debts

- The average credit card which was assessed interest in August 2019 paid 16.97% APR.
- Freddie Mac PMMS data from January 2, 2020 showed a 3.72% APR on 30-year fixed-rate mortgages.

CHANGE TERMS

Shift rates



- Shift to a loan charging a lower interest rate.
- Shift from an adjustable mortgage to a loan charging a fixed rate.



Change duration

- Use a shorter loan duration to pay off the loan quicker and save on your interest expense.
- Use a longer duration to lower your monthly loan payments.

FHA to conventional



- Most FHA loans require insurance for the life of the loan.
- Conventional mortgages do not require insurance if the owner has 20% equity.
 - remove MIP requirement



CLOSING COSTS

- Refinancing a mortgage issues a new loan which is used to pay off the old loan.
- Refinancing typically costs about 3% to 6% of the remaining loan principal.
- In 2017 ClosingCorp data showed \$4,876 as the average refi closing expense.

- As a rule of thumb, it is worth refinancing when rates fall at least 1%.
- You can calculate your break even point by dividing your closing costs by your monthly interest savings.
- If closing costs \$4,800 and you save \$150 per month in interest it will take 32 months to break even.

BREAK EVEN POINT
 $\$4,800 / 150 = 32 \text{ MONTHS}$

Mortgage Calculator

Guide To Mortgage Refinancing

Jin-Ying Zhang



Guide To Mortgage Refinancing:

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