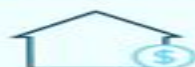


2 TYPES OF

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 MONTHS

Mortgage Calculator

Guide To Mortgage Refinancing

Rosina Ehmann



Guide To Mortgage Refinancing:

Unveiling the Power of Verbal Artistry: An Psychological Sojourn through **Guide To Mortgage Refinancing**

In a world inundated with screens and the cacophony of immediate communication, the profound energy and psychological resonance of verbal beauty often disappear in to obscurity, eclipsed by the constant onslaught of noise and distractions. Yet, nestled within the musical pages of **Guide To Mortgage Refinancing**, a captivating function of literary beauty that impulses with raw thoughts, lies an unique trip waiting to be embarked upon. Composed by a virtuoso wordsmith, this enchanting opus instructions readers on a psychological odyssey, delicately revealing the latent potential and profound influence stuck within the delicate web of language. Within the heart-wrenching expanse of this evocative analysis, we will embark upon an introspective exploration of the book is main themes, dissect their charming writing style, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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