

# Are You Thinking of Refinancing Your Home?



If you're looking for a way to optimize your mortgage payments, pay off your mortgage quicker or need money for urgent expenses, refinancing may be your right option.

## Benefits of refinancing your existing mortgage:

- ✓ **Change your loan type, e.g. Adjustable Rate Mortgage (ARM) to Fixed Rate Mortgage (FRM)**
- ✓ **Optimize your monthly mortgage payments**
- ✓ **Shorten your mortgage term**
- ✓ **Use your home equity to get cash-out for urgent expenses**
- ✓ **Consolidate your debts**

Some loan programs limit the period between refinancing and/or restrict the frequency of refinance. Refinancing your mortgage may result in your total finance charges being higher over the life of the loan.



Interested in Learning More? Contact Me Today!



**Andy Le**

NMLS 2304409

Loan Officer

D: (469) 783-0680

andyle349@gmail.com

angelai.com/partner/andyle

1716 Liberty Ln

Mesquite, TX 75149

Branch NMLS 2738000



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