



# TOP 5 REASONS TO REFINANCE YOUR HOME RIGHT NOW



## LOW RATES

Mortgage interest rates are at an all time low and are currently averaging at 3.25% but can be as low as 2.5% for some!



## SAVE MONEY

Securing a rate 1-2% lower than your current mortgage can save you hundreds of dollars a month.



## PAY DOWN / PAY OUT

Alleviate the burden of high interest debt by refinancing your loan with a new, lower rate or shorter term loan to potentially save thousands of dollars over the course of your loan.



## AVAILABLE TITLE POLICY CREDITS

If the loan you will be refinancing is a previously insured loan that is less than 4 years old you may be entitled to a 50% credit on the cost of the new title policy. If the loan being paid off is between 4 and 8 years old you may be entitled to a 25% credit on the cost of the new title policy.



## REMODEL OR MAJOR ONE-TIME PURCHASE

Take advantage of the equity you have in your home to take out a home equity loan for that remodel you've been thinking about for years or for a major one-time purchase.



FOR MORE INFORMATION ON REFINANCING, OR TO DISCUSS YOUR OPTIONS CONTACT YOUR LOCAL LENDER. IF YOU HAVE QUESTIONS ABOUT TITLE INSURANCE AND FEES CONTACT YOUR LOCAL REPUBLIC TITLE OFFICE.