



Mortgage interest rates have dropped!

Act quickly! Lock in a new lower rate today because they may go back up tomorrow!

Now might be an ideal time to refinance your mortgage.

Five common reasons to refinance:

- Reduce monthly mortgage payment
- Shorten the loan term
- Go from an adjustable-rate mortgage to a fixed-rate mortgage
- Reduce or eliminate mortgage insurance
- Cash out home equity and use it for home improvements or a variety of other purposes

Together, we can look at your current situation, discuss the options and you can decide if refinancing makes sense.

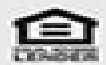


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