

Do you need a fresh start?

For many, owning a home builds a terrific repository of wealth.

Home equity grows steadily by chipping away at payments and through increasing home values.

Accessing home equity through a refinance (min 20% home equity required) has been for years an easy, low-cost way to get needed funds, particularly to pay off other accumulated debt from:

- ✓ Credit cards
- ✓ Lines of credit
- ✓ Personal/car loans
- ✓ Tax arrears
- ✓ Overdraft

Breathing Room Feels Good!

You may be able to get much needed breathing room if you roll all of your debt into one manageable monthly payment with a new low-interest mortgage. Then you get a financial reset, and can save thousands in interest.

This is also a great strategy if you are looking to renovate, have a large looming expense, or you want to invest in a new business or buy a second home.

If you are interested, I can provide you with a personalized analysis to determine whether a refinance makes sense for you.



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