

The Refinance Starter Kit



Helping Utah Homeowners Improve Their Mortgage Strategy



Lower Payments • Access Equity • Improve Your Mortgage Strategy

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Residential Mortgage Loan Officer

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What Is Refinancing?

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Refinancing replaces your current mortgage with a new home loan. Depending on your goals, refinancing may help you lower your monthly payment, reduce your interest rate, shorten your loan term, access home equity, or consolidate higher-interest debt. The right strategy depends on your financial goals and today's market conditions.

Who May Benefit?

- ✓ Homeowners with an existing mortgage
- ✓ Borrowers looking to reduce monthly payments
- ✓ Homeowners wanting to lower their interest rate
- ✓ Homeowners interested in accessing home equity
- ✓ Borrowers looking to consolidate higher-interest debt



1. Schedule a Consultation
↓
2. Review Your Current Mortgage
↓
3. Compare Refinance Options
↓
4. Choose the Best Strategy

Myth vs. Fact

Myth: You should only refinance when rates are lower.

Fact: Homeowners refinance for many reasons, including lowering payments, shortening their loan term, accessing home equity, eliminating mortgage insurance, or consolidating debt.

Magic Tip: The lowest interest rate isn't always the best refinance. Consider your closing costs, how long you plan to stay in your home, and whether refinancing supports your long-term financial goals.

Is This Worth Exploring?

- 🏠 I currently own a home
- 🏠 I'd like to lower my monthly payment
- 🏠 I want to reduce my interest rate
- 🏠 I may need cash for home improvements or debt consolidation
- 🏠 I'd like to compare my refinancing options

Common Uses:

- Lower monthly payments
- Reduce your interest rate
- Access home equity
- Consolidate higher-interest debt
- Change your loan term
- Remove mortgage insurance (when eligible)

Ready to Learn More?

I would add the second action, as you've done with other guides:



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**Starter Kit #7
Refinancing**

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