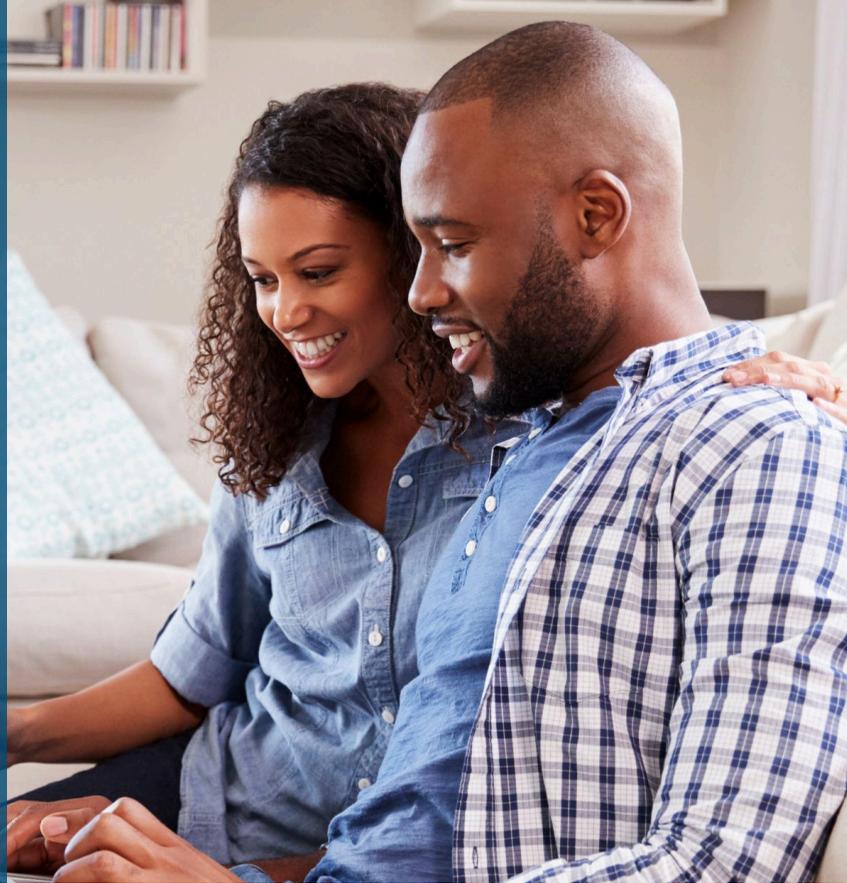




Give Yourself Some Breathing Room!

With a Cash Out Refinance



If you paid cash for your home, or built up equity since the purchase, now may be the right time to take out some equity to get those things done around your home or for yourself that you haven't been able to finance before. A Cash Out Refinance is a mortgage refinance loan that allows you to access the equity you've built in your home as you paid down your mortgage principal.

Here are some examples of what people who do a Cash Out Refinance use the money for:

- Home Improvement Projects
- Pay for College Tuition/Pay down Student Loans
- Pay off Credit Card Debt
- Add to Retirement Funds

Here's how a Cash Out Refinance works:

A cash-out refinance replaces your existing mortgage with a new mortgage. You get the difference in cash after subtracting closing costs. You'll typically receive your lump sum after closing, and you can use that money however you'd like. Talk with your Loan Officer about details of a Cash Out Refinance to see if it makes sense for you.

Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.



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