



## LOWER YOUR MONTHLY PAYMENTS WITH FANNIE MAE'S REFINOW™ AND FREDDIE MAC'S REFI POSSIBLE<sup>SM</sup>!

If you're a homeowner, now may be your chance to refinance\* and potentially save with these special programs designed to make it easier and more affordable to reduce your monthly mortgage costs. Take advantage of today's lower interest rates!

### HERE'S WHAT YOU NEED TO QUALIFY:

- Your mortgage is owned by Fannie Mae or Freddie Mac
- You have at least 3% equity in your home
- Your home is your primary residence (1 unit)
- Your income is at or below 100% of the area median income
- No missed mortgage payments in the last 6 months (no more than one in the last 12 months)
- Debt-to-income ratio of 65% or less
- You may be eligible for an appraisal waiver or a \$500 credit if an appraisal is needed.

\*By refinancing an existing loan, total finance charges may be higher over the life of the loan.

### WHY REFINOW™ AND REFI POSSIBLE<sup>SM</sup>?

These programs may help you refinance even if you couldn't qualify before due to a high debt to income ratio. With this opportunity, you may receive a lower interest rate by at least 0.5%, and a lower monthly payment if you qualify.

**DON'T WAIT—START SAVING NOW!**

CALL US TODAY TO SEE IF YOU QUALIFY AND TAKE THE FIRST STEP TOWARD LOWER MONTHLY PAYMENTS.



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