



TOP REASONS TO *refinance*

Switching to a Fixed Rate

If rates are favorable, refinancing from an adjustable-rate mortgage (ARM) to a fixed-rate loan can provide long-term stability. It can help simplify budgeting and make it easier to manage your monthly finances.

Reduce Your Loan Term

Looking to pay off your home sooner? Refinancing to a shorter term may mean higher monthly payments, but it can save you money on interest and help you become mortgage-free faster.

Tap Into Equity

If your home has built-up equity, you may be able to access it as cash. Many homeowners use this option to consolidate debt, fund large expenses like home renovations or college tuition, and more.

Lower Your Monthly Payments

Refinancing could help reduce your monthly mortgage payment, depending on current rates and your financial goals. If easing your monthly budget is a priority, it's a great time to connect with a Loan Officer.

Call us when you're ready to *refinance*!



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