



# 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*!**



### GREG RIORDAN

Mortgage Advisor | NMLS# 832841  
C: 928.201.1151 | O: 928.427.5156  
[squatch@legacymutual.com](mailto:squatch@legacymutual.com)  
325 W Gurley St #102, Prescott, AZ 86301



**LEGACY**  
mutual mortgage