

# Is now the right time to refinance?

## *It may be, if...*

- Your adjustable-rate mortgage is about to readjust.
- You want to consolidate consumer debt such as credit cards, car loans, etc.
- You'd like to add to or start an investment portfolio.
- Your current interest rate is higher than today's interest rates (i.e., lower your payment).
- You want to "cash out" equity to use for home improvements, tuition, vacation, etc.

There are many factors that will determine whether or not now is the right time to refinance. Together, we can analyze your specific situation and study the options so you can make an informed decision.

**Call today for a free consultation.**



## **Mortgage services you can trust and depend on.**

I learned a long time ago that there is so much more to the mortgage business than crunching numbers and calculating interest rates. It's about helping people realize their dreams.

I don't trust my dreams to just anyone, and I don't expect you to either. That's why I'd like an opportunity to demonstrate my knowledge and ability, as well as earn your friendship and trust—So you can do business with someone who values your dreams as much as you do.



## **Dave Armstrong**

*Senior Loan Consultant*

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NOTICE: This is not a commitment to lend or extend credit. Restrictions may apply. Information and/or data is subject to change without notice. All loans are subject to credit approval. Not all loans or products are available in all states.

