

STEP-BY-STEP GUIDE TO REFINANCING YOUR MORTGAGE

Understand Your Financial Costs

Know Your Credit Score and History

Determine Your Home Equity

Shop Around From Multiple Lenders

Apply for Loans

Make Your Final Decision



Guide To Mortgage Refinancing

Christian G. Meyer



Guide To Mortgage Refinancing:

Consumer's Guide to Mortgage Refinancing Reserve Federal Reserve, Federal Reserve, 2009-03 Have interest rates fallen Or do you expect them to go up Has your credit score improved enough so that you might be eligible for a lower rate mortgage Would you like to switch into a different type of mortgage The answers to these questions will influence your decision to refinance your mortgage But before deciding you need to understand all that refinancing involves Your home may be your most valuable financial asset so you want to be careful when choosing a lender or broker and specific mortgage terms Remember that along with the potential benefits to refinancing there are also costs **Consumer's Guide to Mortgage Refinancing** Helps you answer the questions Should I Can I and How do I refinance my mortgage loan Includes worksheets to help you determine whether refinancing will pay off for you and to help you shop for a mortgage loan to fit your financial situation Also includes tips to help you through the refinancing process **An Insider's Guide to Refinancing Your**

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