



# RefiNow

If you have a high-interest-rate mortgage, a variable-rate loan, or perhaps your payments are becoming unmanageable, refinancing could lower your monthly payments, shorten the term of your loan, or upgrade to a safer loan. .

## Highlights

- ☑ A lower interest rate.
- ☑ Reduced monthly payments.
- ☑ Savings in initial appraisal expenses.
- ☑ A mortgage loan with Fannie Mae as the creditor and secured by your home (must be a 1-unit primary residence).
- ☑ Income below the applicable limit (to qualify, your current income must be at or below 80% of the median income for your area).
- ☑ Have not missed a payment in the last six months, and have not missed a payment more than once in the last 12 months.
- ☑ A credit score of 620 or higher.

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