



## Your Mortgage PLANNER

with Jamie H. Harrington, President

### REFINANCING YOUR MORTGAGE

Interest rates on home mortgages fluctuate as changes occur in the general economy. If you purchased your home when interest rates were higher, you may be able to save money by refinancing your loan at the current rate.

I can help you understand the potential benefits of refinancing and guide you through the process. There are several points to consider. You will need to apply for the new mortgage and have your current income eligibility assessed. Depending on how long you have had your present loan, a current appraisal of the property value may be required.

One of the most important factors to consider regarding refinancing is the length of time you plan to remain in your home. It may not benefit you to refinance if you are only going to be in your present home for another year or two. I can help you work out the numbers so that you can make an informed decision.

If you would like to discuss what type of mortgage loan will work best for you, call Jamie Harrington at **828-632-0650** for an appointment. United Carolina Group, Inc., is located at 493 NC Highway 16 - Suite 2, in Taylorsville.

[www.unitedcarolinagroup.com](http://www.unitedcarolinagroup.com)