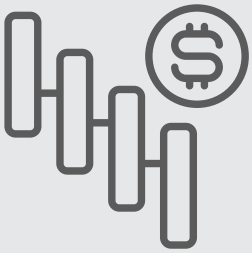
# CAN YOU REFINANCE ANY LOAN OR JUST A MORTGAGE?





## ALMOST ANY LOAN CAN BE REFINANCED

- Student loans
- Credit cards
- Auto loans
- Home Equity
- Mortgage



## CRITERIA FOR EVALUATING

- Does it lower the rate
- Does it lower the payment
- Does it shorten the term
- Can you convert variable to fixed rate



## BENEFITS TO REFINANCING A MORTGAGE

- Moving from a variable rate to a fixed rate
- Consolidation other debt into the lower rate
- Pay it off faster with a shorter term
- Doing a major renovation and using refinance instead of home equity loan



## REASONS TO CONSIDER REFINANCING NOW

- Can always refinance again
- Rates or finances might be better
- Might need extra funds now