

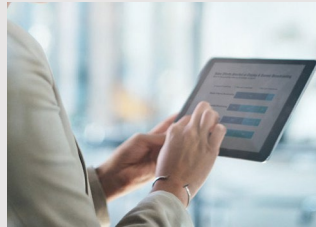
EXPLORING **CASH-OUT REFINANCING** AND HOW IT WORKS



A cash-out refinance loan leverages your home's equity to provide you with cash for various expenses. Your existing loan is replaced with a new, larger one, and the difference between the new loan amount and your current balance is paid to you in cash. This allows you to access your home's equity for financial needs.



Remodel your home to suit your needs

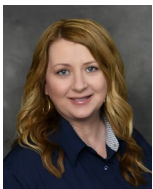


Pay off high-interest credit card debt



Buy a second home or investment property

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