



REFINANCE YOUR HOME

Unlock the Potential of Your Home: **Refinance with Us!**

Get Started >



Refinancing your home can help save money, reduce your monthly payments, or unlock the equity in your home for other needs. No matter the current interest rate, refinancing can still be a viable option depending on changes in your life circumstances. Key life events such as marital status changes, relocation, job status changes, and more can create opportunities to refinance and adjust your mortgage to better fit your needs. Our loan experts are here to help you navigate these changes and find the best refinancing solutions for your situation.

WHY REFINANCE?

Refinancing your mortgage can offer several key benefits:

- ✓ Lower Interest Rates: Secure a lower interest rate and reduce your monthly payments.
- ✓ Shorten Your Loan Term: Pay off your mortgage faster and save on interest over the life of the loan.
- ✓ Cash-Out Refinance: Access the equity in your home to pay for home improvements, consolidate debt, or cover other expenses.
- ✓ Change Loan Type: Switch from an adjustable-rate mortgage (ARM) to a fixed-rate mortgage for more predictable payments.
- ✓ Improve Loan Terms: Take advantage of better loan terms that fit your current financial situation.





THE REFINANCING PROCESS: STEP BY STEP

1

Initial Consultation

Meet with one of our loan experts, at no obligation, to discuss your financial goals and current mortgage situation. This initial consultation helps us understand your needs and recommend the best refinancing options for you.

2

Application and Documentation

Complete the refinancing application with the help of our loan advisor. Gather and submit required documentation, such as income statements, tax returns, and credit reports.

3

Loan Evaluation

Our team will evaluate your application and review your financial information to determine the best refinancing options available. We will provide you with a Loan Estimate that outlines the terms and costs associated with the new loan.

4

Appraisal and Underwriting

An appraisal of your home will be conducted to determine its current market value. Our underwriters will review all submitted documents and the appraisal report to ensure you meet the loan requirements.

5

Loan Approval and Closing

Once approved, we will schedule a closing date to sign the new loan documents. At closing, you will finalize the refinancing process and begin enjoying the benefits of your new mortgage terms.

HOW WE CAN HELP

Our team of Loan Experts are committed to making the refinancing process as as possible. Here's how we can help:

- ✓ **Personalized Guidance:** We take the time to understand your unique financial situation and provide tailored advice that aligns with your goals.
- ✓ **Transparent Communication:** Our loan experts will keep you informed at every stage of the process, ensuring you understand all the details and options available.
- ✓ **Comprehensive Support:** From application to closing, we offer comprehensive support, handling the paperwork and coordination to make the process hassle-free.
- ✓ **Competitive Rates:** We work with a variety of lenders to secure the most competitive rates and terms for your refinance.

WHY CHOOSE LAND HOME FINANCIAL

- ✓ **Experience and Expertise:** With over 36+ years of experience in the mortgage industry, we have the knowledge and expertise to guide you through the refinancing process.
- ✓ **Customer-Centric Approach:** We prioritize your needs and goals, providing personalized service and attention to detail.
- ✓ **Innovative Solutions:** Our loan experts are adept at finding creative solutions to meet your unique financial needs.
- ✓ **Reputation for Excellence:** We have a track record of success and a reputation for delivering outstanding customer service.
- ✓ **Community Commitment:** We retain 90% of our loans, which means we treat you and your loan like part of our community. This allows us to provide continuous support and help you discover additional savings throughout the life of your loan.



TAKE ADVANTAGE OF **DROPPING INTEREST RATES**

Interest rates can fluctuate over time, and when they drop, it presents an excellent opportunity for homeowners to refinance their mortgages. At Land Home Financial, we monitor interest rate trends to help you identify the perfect time to refinance. Here's how you can benefit from refinancing when interest rates drop:



Reduce Monthly Payments: Lower interest rates mean lower monthly payments, freeing up more of your budget for other expenses or savings.



Save on Interest: By refinancing to a lower interest rate, you can save thousands of dollars over the life of your loan.



Refinance Anytime: There is no limit to how many times you can refinance your home. If interest rates drop again in the future, you can refinance to take advantage of the lower rates.



Enhanced Flexibility: Refinancing allows you to adjust your mortgage terms to better fit your current financial situation and long-term goals.



FREQUENTLY ASKED QUESTIONS

How do I know if refinancing is right for me? A: Refinancing can be beneficial if you want to lower your interest rate, reduce your monthly payments, access home equity, or change your loan terms. Our loan experts can help you assess your situation and determine if refinancing is a smart move for you.

What costs are involved in refinancing? A: Refinancing typically involves costs such as application fees, appraisal fees, and closing costs. Our loan advisors will provide you with a detailed Loan Estimate to help you understand all the costs involved.

How long does the refinancing process take? A: The refinancing process can take anywhere from 30 to 45 days, depending on various factors such as the complexity of your application and the time needed for the appraisal and underwriting.

Can I refinance if I have less-than-perfect credit? A: Yes, refinancing options are available for homeowners with varying credit profiles. Our loan experts will work with you to find the best solution based on your credit history and financial situation.

LET'S GET STARTED TODAY

Ready to take the next step towards refinancing your home? Contact Land Home Financial today to schedule your initial consultation with one of our Loan Experts.

www.LHFS.com | (855) 995-5052

Apply
NOW

