



Refinancing Today May Help Build Equity for Tomorrow.

Are you curious whether today's historically low rates can benefit you? This may be an opportune time to explore refinancing that may possibly reduce your monthly payment. Yet some homeowners are hesitant to take the first step. Many aren't certain they can qualify, or they are intimidated by the process. HomeServices Lending can help.

HomeServices Lending is here to help you with every detail.

HomeServices Lending is a joint venture between Wells Fargo Home Mortgage and HomeServices of America, Inc.—a subsidiary of MidAmerican Energy Holdings Company. We can guide you through the process and explain your options. There are now many government programs available for qualified borrowers—even if your home value has declined in the current market.

Here are some examples:

- **Home Affordable Refinance Program (HARP)**
HARP may allow eligible homeowners to take advantage of today's lower interest rates. HARP is designed for many conventional loans, and the application may not require an appraisal. In many cases, the closing costs can be financed into the new loan.
- **FHA Streamline Refinance**
For eligible borrowers who already have an FHA loan, the "FHA Streamline Refinance" allows them to take advantage of today's lower interest rates, often without an appraisal.
- **VA Interest Rate Reduction Refinancing Loan (IRRRL)**
Sometimes called a "VA Streamline Refinance," the VA IRRRL is available when transferring one VA loan to another. Benefits include no out-of-pocket costs and no appraisal in some cases and no income verification.

Do you have a long-term fixed rate mortgage?

If so, you might consider refinancing to a shorter mortgage term. Shorter-term mortgages may help build equity more quickly. With today's low rates, your payment could remain low while you reduce the term of the loan.

Is Refinancing Right for You?

HomeServices Lending will be happy to give you a no-cost, no-obligation home financing analysis. Contact us today.

John Goss

Home Mortgage Consultant

NMLSR ID 597582

866-401-1876

john.goss@hslrelocation.com

www.johngossonline.com