

# Smart reasons to **refinance**

## Save money

- Lower your mortgage payment
- Eliminate mortgage insurance
- Combine your first and second mortgages

## Self-employed solutions

- One year tax return program
- 12 months bank statements used as income
- Asset Utilization program

## Help after financial hardship

- Exclusion of student loan debt on cash-out refinances
- Equity Advantage
- Unlimited cash-out options
- Purchase an investment property
- Use funds for home improvements, college tuition, or more

## Investment opportunities

- Immediate cash flow with an interest-only loan
- 15% down for purchases

## Delayed financing

- Replenish your funds after purchasing with all-cash
- Pay off private money loans
- Loan amounts up to \$3.5M

**If you're considering refinancing, reach out to me today so we can find the loan product that is the best solution for you.**



### Jennifer Brown

Outside Loan Originator  
NMLS 237979  
O: 415.336.7782  
M: 415.336.7782  
jennifer.brown@ccm.com  
terraccm.com/Jennifer  
1177 Magnolia Avenue, Suite 1  
Larkspur, CA 94939



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). See <https://crosscountrymortgage.com/licensing-and-disclosures/state-disclosures/> for a complete list of state licenses. 1938353 3c8j93z By refinancing, the existing loan total finance charges may be higher over the life of the loan. , (3c8j93z)