

# GET **CASH** FROM YOUR **HOME**

**And Put Your Equity To Work For You**

**If you're considering a cash out refinance to cover the cost of home improvements, credit card debt, or unexpected medical expenses, we are here to help.**

### **What is home equity?**

Equity is your ownership in your home, or the difference between what your home is worth and what you owe on the mortgages or liens.

You can build and increase the equity in your home in the following ways:

- ▶ The appreciation of your home's value over time
- ▶ Renovations or improvements made that increase the value
- ▶ Cash provided for the original down payment (depending on value and market conditions)
- ▶ Payments made toward the principal balance of the mortgage

Our loan advisors can go over all of your refinance options to help you discover the perfect solution to your cash out needs.

**Contact us today.**



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