



# Top 10 Reasons to Consider **Refinancing**

Refinancing isn't about chasing rates. It's about making sure your **mortgage still supports your goals** as life and home values change.

1. Lower your **monthly payment**
2. Remove monthly **mortgage insurance** (PMI)
3. Pay off your mortgage faster
4. Access **equity** for **home improvements**
5. Consolidate **high-interest debt**
6. Switch from an adjustable to a **fixed rate**
7. Improve loan terms after **credit improvement**
8. Combine a first and second mortgage
9. Refinance out of an FHA loan
10. Create long-term **financial stability**

## Which option is right for you?

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*Every homeowner's situation is different.  
Let's review your options together.*

— Dave Fox

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**MinnTrust Mortgage, LLC**  
Specializing in Residential and Commercial Financing

Dave Fox | The Mortgage Fox  
651-470-3145 | dave@minntrust.com | TheDaveFox.com  
NMLS #1032549 | MinnTrust Mortgage, LLC NMLS #1481553  
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