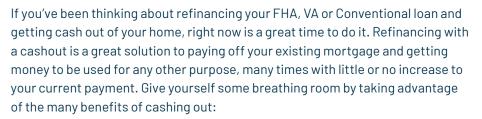


TAKE ADVANTAGE
OF THE
LOWEST RATES
IN MONTHS!

## You may have cash in your home!

## GIVE YOURSELF THE BREATHING ROOM YOU DESERVE.



- **REDUCE YOUR DEBT** Pay off credit cards or loans that have higher interest rates
  - BUY A SECOND HOME Invest in a rental property or put a down payment on a vacation home
- HOME IMPROVEMENTS Remodeling your home, such as kitchen or bath remodels, can greatly increase the resale value of your home
- PREPARE FOR THE UNEXPECTED

  Medical bills, emergency car or home repairs, or unforeseen expenses that can occur at any time

• PAY FOR COLLEGE

Avoid costly college tuition loans

Rates are at historic lows, but may not stay that way. Now is the perfect time to consider a cashout refinance.

To learn more please contact: