

REFINANCING A HOME

There are three primary reasons you may want to refinance your home mortgage.

To save money

If interest rates are lower than the one tied to your mortgage, refinancing could lower your monthly payment. If the value of your home has increased enough, refinancing could also eliminate the cost of private mortgage insurance.

To get money

You may wish to tap into the built up equity in your home to consolidate debt at a lower interest rate, or to finance high cost expenses such as college, home improvements, or a new vehicle.

To stabilize mortgage payments

If you have an adjustable rate mortgage, you may wish to refinance to a fixed rate mortgage to add certainty to the amount you pay every month.

Refinancing can be very beneficial, but there are fees that go along with it. Visit alaskausamortgage.com and use our refinancing calculator to weigh the upfront costs against the immediate and long-term benefits.

What you get with Alaska USA Mortgage Company

- A wide variety of loan programs to choose from.
- Personalized service and guidance from our home loan experts.
- Low rates—among the very best available.

Find out how much you could save by refinancing—make an appointment with a home loan expert today!



People you know. A name you trust.®

Apply

Online

alaskausamortgage.com

Phone

Alaska: 800-737-3033

California: 877-722-8919

Washington: 800-813-1799

Tip:

For a faster application process, you'll want to gather necessary documents (checking, savings, and/or brokerage account statements, pay stubs, W-2s, landlord information, and tax returns).

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