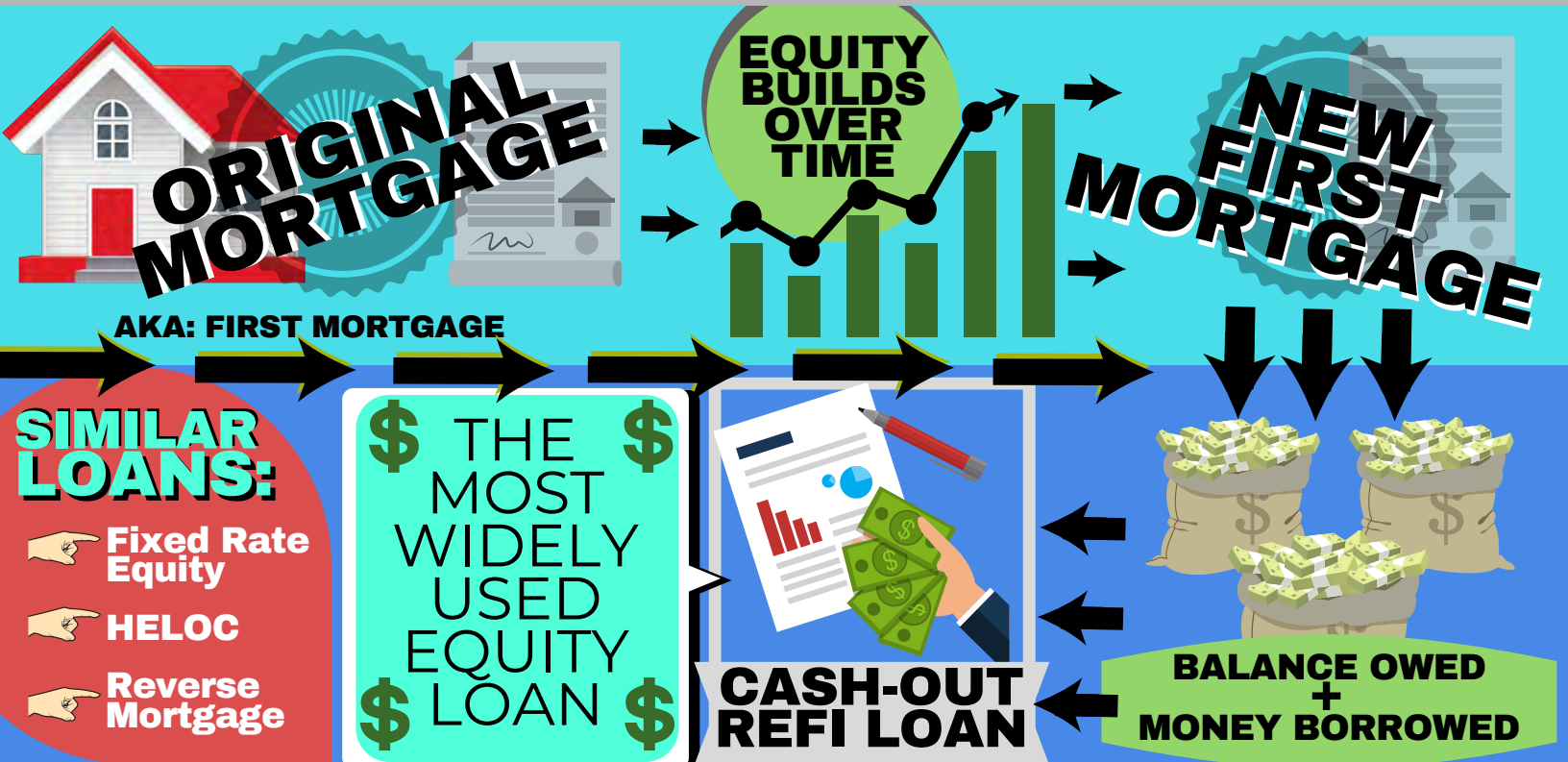




# CASH-OUT REFINANCE LOANS



## HOW TO QUALIFY?

- Good Credit
- At least 20% current home equity
- Ability to repay
- New debt-to-income ratio is approved by lender



**FACT** THIS TYPE OF LOAN CAN OFFER BETTER LOAN TERMS THAN THE ORIGINAL LOAN.



## LUMP SUM LOAN CAN BE USED IN GOOD OR BAD WAYS:

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>Education</li> <li>Home Improvements</li> <li>Medical Bills</li> <li>High-Interest Debts</li> </ul> | <ul style="list-style-type: none"> <li>Vacations</li> <li>New Car or Boat</li> <li>Clothing or Jewelry</li> <li>Other Material Items</li> </ul> |
|--|---|