



Time to refinance? Time to move?

Time to call Caliber.

Even if you've only been in your home for a few years, refinancing could be a smart move – especially since you can do much more with a refinance than simply lower your interest rate.

Since Caliber Home Loans, Inc. offers a growing array of refinancing options, you may qualify to:

- Lower your loan's interest rate, which lowers your monthly payments
- Shorten your loan term to reduce the total amount of interest you'll pay
- Reduce or eliminate monthly Mortgage Insurance (MI) payments
- Provide cash for home improvements, debt consolidation or major purchases
- If you have an adjustable-rate mortgage (ARM), you can refinance with a fixed-rate loan for lasting peace of mind

Have you outgrown your home? Move up or downsize with my help.

If your family has grown over the past few years or if one or more family members have moved out, you may be happier in a new home. I can help you move up, downsize, or call a new neighborhood your home. Contact me today for a friendly, informal discussion ... my team and I are here to help!



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