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Home Refinance

Yes, it is possible to refinance. To refinance with a conventional lender depends on the amount of equity you have in your home, how many payments behind and your debt to income ratio. * Caution – Typically, most refinance options will not give you a lower interest rate.

If you have more than 30% equity in your home you may be able to refinance with a “hard money” lender. They typically don’t care about your credit or how far behind you are, but they charge twice as much as conventional lenders. – Usually not the best option.

FHA Secure may be an option that will lower your monthly payment.

Contact us for more information on refinancing.

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