



# Avoid the last-minute stampede.

Starting **December 1**, a new mortgage fee imposed by the Federal Housing Finance Agency will make refinancing your home loan more expensive.

With mortgage rates at record lows this year, we're already experiencing all-time records in refinance applications. We expect even more homeowners to apply between now and December 1 in the hopes of finalizing their transactions before the fee deadline.

If you or someone you know are interested in reducing your monthly mortgage payment, accessing cash from your home equity or shortening your loan term, please reach out as soon as possible so we can help you beat the stampede.