



Refinance with an FHA Loan

FHA allows you up to 95% of your appraised value to consolidate debt. Call today to find out if we can help you lower your monthly payments.

You'll find out that refinancing through FHA is the same as applying for any other loan, plus you have many more protections and it's easier to get qualified with FHA.

- **Lower rates & fewer closing costs** - FHA-insured loans have competitive interest rates because the the Federal Government backs the loans.
- **Borrow up to 95% of your appraised value. You can use this equity to consolidate other higher interest rate debts**, such as credit cards, school loans, or any other debts.
- **Easier to qualify** - Because the FHA insures your mortgage, lenders are more willing to give loans with lower qualifying requirements, so it's easier for you to qualify.
- **Less than perfect credit** - Even if you have had credit problems, such as bankruptcy, it's easier for you to qualify for an FHA-insured loan than a conventional loan because FHA insures your mortgage.
- **More protection to keep your home** - The FHA has been around since 1934 and will continue to be here to protect you. Should you encounter hard times after buying your home, the FHA has many options to help keep you in your home and avoid foreclosure.



Lori Rudalavage, President
John G. Martines, Chairman



Licensed by the Pennsylvania Department of Banking.
License pursuant to the Secondary Mortgage Loan Act.
Licensed by the Florida Office of Financial Regulation.

