



# Refinance Your Mortgage

## Overview

- > Pay off your existing mortgage and replace it with a new one, usually to secure a better interest rate or term
- > Refinance to fixed-rate mortgages or adjustable-rate loans
- > Low fees and closing costs

## A Good Option If:

- > You want to free up some money in your budget by reducing your monthly mortgage payment
- > You want to shorten the term of your mortgage



**One of Indy's Top  
Financial Institutions  
for Homebuyers\***

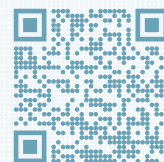
- > Low fees & closing costs
- > Competitive rates
- > Quick online application
- > Dedicated mortgage rep from application to closing



**Bradley Smith**

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**TO VIEW RATES AND  
APPLY ONLINE:**

**[elements.org/bsmith](https://elements.org/bsmith)**

\* Based on total dollar conventional mortgage volume closed from January-December 2021 in the Indianapolis metropolitan statistical area. Information based on mortgage recording provided by Mortgage Data Web. Conventional mortgage is a non-government mortgage. Ranking is among banks and credit unions and excludes mortgage companies.