



# 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**

Your Mortgage Loan Originator  
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**TO VIEW RATES AND  
APPLY ONLINE:**

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

\* Based on total dollar mortgage volume closed as of December 2024 in the Indianapolis metropolitan statistical area. Information based on mortgage recordings provided by Mobility Market Intelligence. Ranking is among banks and credit unions and excludes mortgage companies.