# Subject line: Could your family benefit from refinancing your mortgage?

Refinancing your mortgage loan can save you money and give your family more financial flexibility. If you are considering refinancing, it is important to understand when, how and at what cost to maximize your potential savings.

Benefits of refinancing your loan can include:

* Lower monthly mortgage payments.
* More cash flow to pay off debt and build savings.
* Shorter loan terms to pay off your mortgage and build equity faster.
* Increased stability by changing an adjustable-rate mortgage into a fixed-rate mortgage.
* Consolidation of primary and secondary mortgages into one new loan.
* Opportunity to borrow additional money for home renovations and energy-efficient upgrades, which can save you money on utility bills and increase your property value.

Getting started on a refinance can feel overwhelming, but I am here to help you through the process and answer any questions you may have along the way.

Let’s schedule some time to discuss your options and determine what makes the most sense for your family’s future.

(Signature)