

Goal Keeper Refinance™

Now you don't have to restart your 30 year loan to refinance!

Refinance and Achieve Your Financial Goals without Starting Over.

Do you want to refinance without starting your loan term all over again? The US Mortgages Goal Keeper Refinance™ program is designed to help you achieve your short-term objectives while not losing track of your long-term goals. Traditionally, the biggest problem with refinancing your mortgage is starting all over and paying an additional 30 years

of interest on top of what you've already paid! You can keep or improve your current term by selecting a 10, 15, 20 or 25yr term for your loan to meet your budget and your financial goals.

At US Mortgages, our Goal Keeper Refinance™ allows you to refinance to a lower monthly payment or take advantage of your equity by taking cash out all while not extending the term of your current loan and possibly reducing a few years to save you more!

MORTGAGE LOAN TYPES & TERMS

- All conventional fixed term mortgages
- All FHA fixed term mortgages*
- All VA fixed term mortgages*
- Available in 10,15,20 & 25 year terms



PRODUCT BENEFITS:

- Repayment term of 10, 15, 20 & 25 years
- Keep your original repayment goals on track
- Unlock your equity without re-amortizing your loan
- Save tens of thousands of dollars in additional interest
- Keep the stability of a fixed rate mortgage



Equal Housing
Opportunity
Lender

NMLS #392126

US MORTGAGES

Talk to **US** first.

(720) 547-1587

FHA and VA fixed term loans are available from 11 year to 30 full year loan terms only. Refinancing your mortgage from US Mortgages is conditional on the program type or underwriting guidelines and "seasoning" restrictions (most seasoning restrictions require 7 consecutive payments be made since loan origination). Loan approval for any future refinancing is not guaranteed. You must fully qualify for the selected refinance and meet all of the requirements of the loan refinancing program and federal guidelines concerning your ability to repay. Additionally, the appraised value of your home for any future refinance is also not guaranteed. If an appraisal of the property is required to meet the conditions of your new loan, the value of the property must be acceptable for the program and loan terms requested. Moreover, the interest rate for all future refinance is not guaranteed. Borrower must qualify for the new refinance home loan requested, and will be quoted the interest rates in effect at the time of the new refinance. As a result of refinancing, your total finance charges may or may not be greater over the life of the loan. This information does not represent a commitment to lend. Underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. Ask your Personal Mortgage Advisor for more details.