

**The Federal Reserve** recently announced it will keep interest rates **near zero** through 2023 to encourage lending and stimulate investment.

This means mortgage rates are now at historic lows. It’s the perfect opportunity to **refinance** and save thousands over the life of your mortgage.

Refinancing can make your mortgage payments more predictable and manageable, but that’s not all. Whether you want to eliminate your mortgage insurance or shorten your mortgage term, I can help you decide which refinancing terms best suit your personal goals.

Want to learn how you can slash your monthly mortgage payment today?

Contact me today to build your mortgage refinancing plan!

**Your Name**

NMLS ID  
CalBRE Lic#  
555.555.5555  
youremail@mail.com  
yourwebsite.com

Brkr Name  
Brkr Lic #