



# Is An **FHA Streamline** Refinance Right For You?

If you answer "yes" to any of these questions, you might be a good candidate for an FHA streamline refinance

## **Have you experienced a loss of income since you bought your home?**

An FHA streamline does not require verification of current income.

## **Do you have less than 20% equity?**

FHA streamline mortgage insurance may be cheaper than conventional PMI.

## **Is your current FHA mortgage rate higher than today's rates?**

You might save considerable money each month with an FHA streamline.

## **Have you had your FHA loan at least six months?**

There is a six-payment waiting period before you are eligible for an FHA streamline.

## **Does your home have zero or negative equity?**

You don't need to verify your home's current value.

## **Do you have an FHA loan?**

FHA streamline refinances are available to homeowners with an FHA loan currently.

## **Is your home a little run down?**

FHA does not require an appraisal, so repairs are not needed to complete the refinance.

## **Have you made the last 3 payments on time, with a near-perfect payment history for the last 12 months?**

Just one late payment is allowed to qualify for the FHA streamline. In addition, your existing loan has to be paid current.

# Refinancing America

**Padhraic Smyth**



## **Refinancing America:**

## The Enigmatic Realm of **Refinancing America**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing short of extraordinary. Within the captivating pages of **Refinancing America** a literary masterpiece penned with a renowned author, readers attempt a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting effect on the hearts and minds of those who partake in its reading experience.

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