

# Attention Home Owners & Investors:

**Refinance up to 105% of the current property value!**

Most homeowners sitting on an interest rate higher than 5.00% want to refinance, but cannot do so because of the equity they have lost due to the housing slump. Now there is a cure! We have a loan program that will allow you to refinance up to 105% of the current property value.

## 3 Reasons to take action on a refinance now:

1. **Interest Rates are low.**
2. **Lower monthly payments**
3. **Increase monthly investment property cash flow**



## Loan Program Highlights & Requirements:

1. Loan must be owned by Fannie Mae or Freddie Mac
2. Loan must not have MI (Mortgage Insurance)
3. Loan must be original purchase loan use to purchase the subject property



**Tom Mac**  
**Senior Mortgage Advisor**  
**9 Dot Funding**

3700 Hillborn Road Suite 700, Fairfield, CA 94534  
**Phone:** 925-550-5769 **E-mail:** [tomvmac@yahoo.com](mailto:tomvmac@yahoo.com)

outside-of-the-box Funding Solutions.