

What You Should Know About Refinancing

Refinancing is a process in which you pay off one or more existing debts with a new home loan. If you have perfect credit, refinancing is sometimes a good way to obtain a lower interest rate or to convert a variable rate loan to a fixed rate. However, if you are in the midst of financial difficulties, if you have too much debt, or if you have bad credit, refinancing is loaded with pitfalls. We recommend that you be very careful when refinancing debts. Many refinancing loans hurt consumer. Here are twelve things to consider before refinancing...

Last updated on December 12, 2011.

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