



## TruLoan Refinance *Advantage*

The TruLoan Refinance Advantage program provides **exclusive benefits** for past clients on future refinances.

- ✓ **Processing Fee Waived (\$695 Value)**
- ✓ **Underwriting Fee Waived (\$995 Value)**
- ✓ **Appraisal Fee Credit (\$550 Value)**
- ✓ **Refinance Advantage Plus** - Take advantage of a zero, out of pocket costs refinance when you purchase your home using a 2-1 buydown.\*

\*Refinance Advantage Plus may be used if you refinance with TruLoan Mortgage within 23 months of purchasing your home. It utilizes the TruLoan Refinance Advantage lender credits valued at \$2240. During the first 23 months after closing you will receive a principle reduction when paying off your initial mortgage equal to the unused payment subsidy escrow account established by the seller when purchasing your home using a 2-1 buydown. This principle reduction, which declines each month during the 2-1 buydown period, may be used to indirectly offset part or all of the remaining third party costs of refinancing. In some cases the principle reduction may even exceed the remaining third party closing costs.

*Buy now with confidence that you can take advantage of future market improvements!*



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