Time to Refinance Your Mortgage?

The Five Most Important Questions to Answer

"Refinancing can mean saving money. Lots of money. This ebook will let you know if a refi is right for you.

- Ty Pennington

Guaranteed Rate's spokesperson and host of Extreme Makeover: Home Edition

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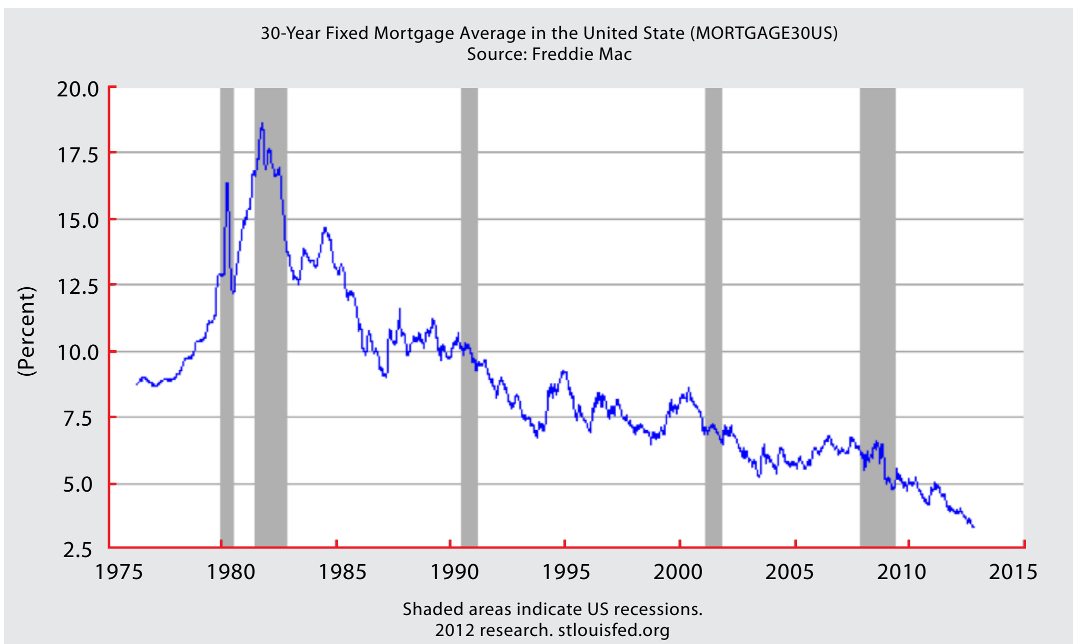
So you're thinking about refinancing your mortgage. Your timing couldn't be better, as rates are still super low.

According to the Federal mortgage lender Freddie Mac's Primary Mortgage Market Survey®, fixed mortgage rates averaged 3.79% for 30-year loans and 3.04% for 15-year loans during the second quarter of 2012. Additionaly, by October 2012, rates had hit all-time lows.



There are some amazing reasons to consider refinancing. You can:

- Lower your monthly payments
- Consolidate your debt
- Pay off your mortgage faster

They all result in the same thing . . . YOU SAVING MONEY!

But before you refinance, there are a few important things to think about.

We want you to save the most amount of money possible and avoid wasting valuable time in the future. Research and preparation are the keys to a smooth and useful refinancing experience. We've put together this short e-book to shine some light on how you can get started now.

The Five Most Important Questions to Answer When Refinancing Your Mortgage are:

- Can you refinance your mortgage?
- Should you refinance? (It's not as obvious as it seems!)
- How do you get the best rate?
- What else can you do to lower your monthly payments when refinancing?
- What details can reveal new savvy savings opportunities?

If you have any questions after reading this, you can call one of our Home Loan Experts at 1-866-934-7283, or post your question on our Facebook page (http://facebook.com/guaranteedRate1) or tweet them to us @GuaranteedRate, and we'll be happy to help you.

Enjoy!

The Guaranteed Rate Team

P.S. We have another e-book called "Demystifying the Mortgage Process." It's the soup-to-nuts manual to getting a mortgage. You can download it here. Enjoy "Demystify" too!

1 Can You Refinance Your Mortgage?

Just because you own a home and currently have a mortgage, you do not automatically qualify for a refinance, even if you have a perfect payment record. To answer this question thoroughly, you should check a couple of things: your current home value and your financial situation.

a) Your current home value compared to the amount of your current mortgage

Why does this matter? Well, mortgage companies and banks want to lend money to homeowners that have equity in their homes. Even if you don't have equity in your home, don't despair. There are some government sponsored programs that are targeted to help people who lack equity in their homes and we'll cover them later in this section.

Calculating Home Equity

Equity is the difference between your home's value and the total mortgage amounts that you have on the home. So if your home is worth $210,000 and your mortgage is $150,000, you have $60,000 in equity.

If you haven't had your home appraised in a while (and if you don't want to pay for an appraisal), you can get a good sense of your home's value on websites like Zillow or Trulia.

Another good way to gauge your home's value is to check the listing prices of comparable homes for sale near you and recent sales in your neighborhood. Many newspaper websites offer this.

Federal Refinancing Programs

Due to the housing crisis, the U.S. government has launched a number of refinance and home loan modification programs to help people refinance their mortgages. These programs are targeted at people whose homes are underwater. There are three key programs and they are detailed below.

FHA Streamline Refinance Program

If your mortgage is insured by the Federal Housing Administration (or FHA), you may qualify for the FHA Streamline Refinance program. This program makes it easy for FHA mortgage holders to refinance because you do not need to have your home appraised—you can use your home's original purchase price as its current value. Also, you'll have to show that you've made your payments on time for the past 12 months. Find all the details for the FHA Streamline Refinance here.

One quick way to check if your mortgage is FHA insured is to check your monthly loan statements. Some will include "FHA" next to the loan term on the statement. You can also look at the statement's breakdown. All FHA loans are insured, and you will see a monthly insurance premium (or MIP) on your statement. You can find it on the HUD-1 document in your closing documents. If you see a 13 digit HUD case number, your loan is FHA insured.

If you are a veteran, you may qualify for a VA Streamline Refinance Interest Rate Reduction Loan (or IRRL). Check out the details here.

Home Affordable Refinance Program (HARP)

In early 2012, the federal government updated its Home Affordable Refinance Program (or HARP) to help homeowners with underwater mortgages. The new program is called HARP 2 or the Making Homes Affordable program and it's designed for refinancing loans backed by Fannie Mae or Freddie Mac, if they were securitized before June 1, 2009. You can find information on HARP here.

You can find out if Fannie Mae or Freddie Mac owns your loan by calling your mortgage company. You can also call Fannie Mae directly at 1-800-7FANNIE or Freddie Mac at 1-800-FREDDIE. You can also find it on the HUD-1 document in your closing documents.

Home Affordable Modification Program (HAMP)

The Home Affordable Modification Program (or HAMP) may lower your monthly payment. How much and whether you qualify depends on your mortgage debt-to-income ratio, which you can calculate using this Payment Reduction Estimator.

Information on all HAMP programs, including principal reduction programs, second lien modification programs, and programs for veterans and USDA loan holders, are available here.

Full details on all programs for homeowners wanting to avoid foreclosure are available here.

b) Your current financial situation

Take a look at your current financial situation and compare it to when you first bought you home. Is your situation the same? Better? Worse? If your credit score and financial situation have improved since you first bought your home, you may be able to qualify for a lower rate, which will save you money on your home loan.

If it's the same or worse, you still may be able to refinance; however, you may not be eligible for the lowest rate. All things being equal, it's your credit score that determines your interest rate. If your score has gone down significantly since the time you got your current mortgage, consider taking some time to improve your credit score.

Here are a few tips that lead to a higher credit score:

Making Your Payments on Time

Paying your credit card bills on time will increase your credit score. It shows that you're a responsible borrower to lend to.

Don't Max Out

Bumping up against your overall credit limit is never a good idea. If you max out a credit card, it affects your credit-to-debt ratio and decreases your score. Keep your debt on each card away from the overall limit.

Keep Your Accounts Open

Oddly enough, closing an account won't actually improve your credit score. Keep your accounts open and pay them off on time. The more you show responsible use of credit, the better your score will be.

Ignoring Accounts in Collections

If you leave a bill (whether cable, medical, etc.) in collections, you can see a negative impact on your score. Take care of any bills that are being held in collections, and watch your credit score improve!

Here is a good site on how to improve your credit score.

Bottom Line

Check your home equity and financial situation early on when considering a refinancing. Research all of your options with a home loan expert, even if your home is underwater.

2 Should You Refinance?

So you've figured out that your home value and financial situation are good enough that you can refinance. Which means you're good to go, right? Well, not exactly. Just because you CAN refinance your home loan doesn't mean you SHOULD.

Confused? Don't be. When deciding to refinance, most homeowners just look for what they'll be saving on their month-to-month payments. However, you should really look at all the costs that go into refinancing, because you may find yourself wasting money during the process.

a) Adding Up the Costs of Refinancing

First, make sure you add up ALL of the costs of a refinance. This includes any points you may be charged as well as fees for your application, loan origination, appraisal, attorney, credit report, extra insurance, inspections, Private Mortgage Insurance (or PMI—we'll explain it later), title insurance, underwriting and more. These are costs most homeowners don't consider when they refinance their home to save money, but it's a big price to pay if you don't budget for it. Follow these three steps:

Calculate Your Monthly Payment Savings

Next, figure out what your monthly savings would be by subtracting your current monthly payment from your refinanced monthly payment. For example, if you took out $200,000 on a 30-year fixed rate mortgage and had a current interest rate of 8%, your monthly payment would be around $1,468. But now you've decided to refinance your loan to a 6% interest rate. Your monthly payments would be lowered to $1,199, giving you a monthly savings of $269.

Figure Closing Costs to Determine Break-Even Point

But let's say the closing costs that you added up came to $2,000. If you take your monthly savings ($269) and divide it by your closing costs ($2,000), you'll see it will take you roughly 8 months to reach your break-even point.

Compare Break Even Point to the Time You Plan to Stay in Your Home

Take this number and compare it to the amount of time you plan to stay in the home. If it exceeds the break-even point, then it's worth your time and money to refinance. If it's not, you may want to hold off on refinancing since you could actually lose money.

b) Deciding What Type of Loan to Get

How long you'll be living in your home impacts choice of type/term of home loan

In addition, knowing how long you're planning on staying in your home can help you decide which type of home loan you should refinance into. Most homeowners who refinance choose fixed-rate mortgages. In the second quarter of 2012, fixed-rate loans accounted for more than 95% of refinance loans, based on the Freddie Mac Quarterly Product Transition Report.

But that doesn't mean it's the best cho ice for you. For example, if you plan on moving within 7 years, you may want to consider taking out an adjustable-rate mortgage (or ARM) rather than a fixed rate mortgage. An ARM will allow you to have an even lower interest rate than what is offered with the "typical" 30-year mortgage. Because ARM's interest rates change after the lock term you chose expires (usually 3, 5 or 7 years),you need to know that your interest payment could go up if you keep your home longer than you intend.

Even if you plan on staying in your home longer than 7 years, knowing how long you plan on staying can help you decide the loan length you want to pick, even if you choose a fixed-rate mortgage. Fixed-rate mortgages come in lengths of 10, 15, 20 and even 25 years (in addition to the popular 30-year mortgage). For additional examples, take a look at Step 1 in our e-book "Demystifying the Mortgage Process."

Bottom Line

Look at the big picture when refinancing, not just the month-to-month savings. By calculating all costs and savings and comparing it to the expected time that you'll be in your home, you'll be able to decide if refinancing is a smart financial decision for you and which loan is your best choice.

3 How Do You Get the Best Rate?

The number one reason homeowners refinance their mortgage is to lower their interest rates so they can save money. That's not a shocker… who doesn't want to save money?! And if you've been doing your homework, you may have seen some tempting low rates you want to take advantage of.

But how do you know you'll get the same advertised rates? We've all looked into the great advertised offer only to find that for some reason, we don't qualify for that published rate, but we do qualify for a higher one. What refinancing interest rate will you actually be offered and why?

a) The Importance of a Good Credit Score

DID YOU KNOW?

Even the slightest change in your credit score can affect how low your interest rate can go. Someone with a score between 760 and 850 could be offered an interest rate as much as 25% lower than those with a score between 620 and 640!

Just like when you first bought your home, your credit score still affects how low your interest rate will be when refinancing. The higher your credit score, the lower the interest rate you'll get on your new home loan. The lower the interest rate, the more money you'll save. You will be able to break even on your refinancing transaction sooner and have more cash to spend on all the fun (and important) things in life.

Check your credit score early during your refinancing process to give yourself time to clear up any mistakes you may find. A score of about 740+ tends to get the lowest rates, so aim for that if possible. Thanks to the Fair Credit Reporting Act, you're entitled to one free credit report every 12 months from each of the three main credit bureaus (Equifax, Experian, TransUnion). You can get access to your free credit reports at www.annualcreditreport.com.

Here's some detailed advice on ways to improve and maintain a good credit score.

b) Shop Your Mortgage Around to Multiple Lenders

Understand that, in the often bewildering area of consumer financial services, getting the best rate isn't completely dependent upon your personal finances and a good credit score. It also depends on what mortgage lender you decide to use. Shop around, and don't assume your best option is to stick with the lender that originally financed your home.

Although some lenders may boast that they offer the lowest rates around, they may still hit you with a lot of refinancing fees later on. Those fees can sometimes outweigh the savings you think you're getting by refinancing!

To make sure you are getting the best deal on your refinancing, go back to our first example above where we showed you how to figure out how long it will take for you to break even on your refinancing.

Let's say the lender you choose ends up charging you more fees, bumping your closing costs from $2,000 to $3,000. If you did the same calculation as in the earlier example, you would realize that it will now take you 12 months to break even – an additional four months of lost savings! And if you weren't planning on staying in your home for longer than a year, you might have decided not to refinance in the first place.

So how do you know what fees the lender is going to charge? A great way to understand who charges more fees is by researching your prospective lenders' Annual Percentage Rate (or APR).

The APR is a percentage based off the lender's interest rates and fees. The lower the percentage, the more you'll save. Lenders that offer low interest rates but then charge their customers with higher fees will have a higher APR than the company who charges a slightly higher interest rate, but charges much lower fees.

You may have initially thought to go with ABC Mortgage Company based on their interest rate. But that company also charges the most fees, giving them the highest APR! After re-evaluating the companies, you'd get the best deal by going with XYZ Mortgage Company. Even though they offer the highest interest rate out of the three, they also charge the lowest fees. Go with XYZ, and you'll save the most dough.

For example take a look at the chart below:

Institution	Interest Rate	Total Fees	APR
ABC Mortgage Co	2.625%	$6,000	3.218%
Big Bank A	2.750%	$3,000	3.203%
XYZ Mortgage Co	2.875%	$1,275	3.186%

Bottom Line

You get the great low rates only if you have a great credit score. Be sure to check your score and do everything you can to get the best rate before you apply to refinance. After that, shop around to multiple mortgage companies to get the lowest APR. Remember, a low rate from one lender does not mean it's the best deal for you. Be sure to have all the expenses included for all of your home loan options so that you are making an "apples-to-apples" comparison.

4 What Else Can You Do to Lower Your Monthly Payments When You Refinance?

PMI is a way for lenders to protect themselves in the event that a borrower defaults on the mortgage and can no longer make payments. Borrowers who don't put down a full 20% on their mortgage are considered a riskier investment for the lender. PMI helps lenders protect themselves when giving riskier borrowers a loan.

Refinancing for a lower mortgage rate isn't the only way you can reduce your monthly mortgage payments. For example, if you were unable to provide the full 20% down payment when you first bought your home, you are probably paying Private Mortgage Insurance (or PMI) each month. PMI can run you more than $100 per month, depending on your home loan.

Maybe you're in a better place financially than you were when you first purchased your home. If so, there's a chance you can get rid of your PMI when refinancing. It will help keep more money in your pocket to spend on whatever you like. If you devote it to paying down the remaining principal balance of your home loan, it will shave time off of the term of your loan.

To remove your PMI payments from your loan when refinancing, you'll need to put down a larger principle payment and get your Loan-to-Value—the amount of the loan in relationship to the value of your home—under 80%. This display of financial fitness will also help you get your interest rate down even more. So if you can do it, boosting your principal when you refinance is a money-saving double-play.

a) Calculating Loan-to-Value Ratio (LTV)

A loan-to-value ratio is a percentage that shows the amount you're taking out for a mortgage divided by the appraised value of the home. For example: if you take out a mortgage for $130,000 on a home worth $150,000, your LTV ratio would be $130,000/$150,000 or 87%.

If you're early in the refinancing game or it isn't worth it now, you may want to take more time and save more money to put down toward principal. That additional money may allow you to remove any PMI on your mortgage and save you more in the long run when you do refinance.

To calculate how much PMI you have or will have, try this PMI calculator.

Bottom Line

The more money you save beforehand and put into the principal of your home, the more money you can save when you refinance. Talk to your home loan expert about how you might be able to remove your PMI payments from your home loan.

5 What Home Loan Details Can Reveal New Savvy Savings Opportunities?

A prepayment penalty is a contract provision with your current lender stating that if you pay off your loan entirely, you'll have to pay a penalty. The penalty amount is usually expressed as a percentage of the outstanding balance at the time of the prepayment or at a specified number of months of interest. Either way, the prepayment penalty declines or disappears with time and is usually gone after the 5th year of your home loan.

When looking to refinance your home loan, there are a few other things you may want to consider before diving in. The most important detail to keep in mind: Do you have to pay a prepayment penalty?

This penalty is there to prevent people from mortgage-hopping around for lower rates, but it can also be a burden if it's around when you want to refinance. However, there are ways to get around paying it if you decide to refinance before the penalty has expired.

First, make sure you read your mortgage note carefully to fully understand your home loan and the conditions of your prepayment penalty. It may not even be in effect anymore, or it could be low enough by the time you intend to refinance that it isn't worth considering.

If you find that your prepayment penalty is still in effect and is a large sum, you should try asking your current lender to waive the fee. While this doesn't always work, it doesn't hurt to ask if you're a good borrower. By showing them good faith that you'll continue to do business with them, most lenders will waive the fee in order for you to refinance with that lender.

In addition to avoiding any prepayment penalties, you should also consider what type of loan you already have when deciding when to refinance. If you're currently holding a fixed-rate mortgage, it's generally a good idea to refinance if current rates are lower than what you're paying.

If you have an adjustable-rate mortgage, however, your decision to refinance can be a bit trickier. Think of it like this: You are refinancing to reap the benefits of falling rates, which will not fall forever. If you can get a good low rate, consider locking it in over a longer term by refinancing to a fixed rate loan. A fixed-rate mortgage guarantees that the lower rate stays with you for the rest of your home loan's term. Plus, if rates ever increase past what your initial rate was when you purchased the home, refinancing to a new fixed-rate mortgage is a great way to prevent yourself from paying a much more expensive monthly payment in the future.

If you're not sure when's the right time to refinancing your adjustable-rate mortgage, consider talking to your home loan expert to discuss your options.

This does assume, as discussed in Question #2 above, that you plan to stay in your home longer than the low end of the ARM.

In fact, most borrowers with hybrid ARMs who refinanced, decided to move to a fixed-rate loan, according to the second quarter 2012 Freddie Mac Primary Mortgage Market Survey®. The survey shows that 81% of borrowers selected a fixed-rate loan, and 30% of all homeowners who refinanced reduced the term of their loans.

Bottom Line

Make sure you fully understand all the conditions of your current home loan before refinancing. If there's a prepayment penalty, weigh the cost of this versus the benefits of refinancing. If necessary, contact your current lender and see if you can negotiate your way out of it.

Refinance Steps

Now you're all set, right? Well, just about. As MarketWatch notes, these are busy times for the refinancing industry and you want to make sure you have everything covered. Any missing piece will probably put someone else's loan application ahead of yours and delay approval. Make sure you know the steps, complete ALL the forms and provide ALL the requested and required information.

1. Sign and Return the Disclosures

Read, sign and return any disclosures that require your signature. Click here for all the disclosures required by the U.S. government's Consumer Financial Protection Bureau.

2. Gather and Send in Your Documentation to Your Home Loan Expert

For all the documents that you'll need to refinance your home, click here.

3. Home Appraisal

Once your loan is complete, your home loan expert will set up for an appraiser to come to your house for a home appraisal. Here's a link to a good post on how home appraisals work.

4. Loan Approval from Your Lender

Once all your documents are received, your home loan expert will review all of your information, process it and make an initial approval on your loan. This approval will usually be made with additional "to-dos" for you or the lender – called "conditions." Once all of the conditions are met and the home appraisal is done, your refinance will be clear to close.

5. Loan Clear To Close

After the appraisal is complete and accepted and the loan has been processed through underwriting, your loan officer will decide if your loan is approved and if so, will declare your loan clear to close.

6. Final Documents Sent To Title Company or Escrow

7. Closing

The escrow officer or closing attorney will schedule a closing with you for you to sign your closing package.

8. Loan Funded

Your loan will be funded on the fourth business day after you signed your closing package if you're refinancing your primary residence. If you are refinancing a second home or investment property, your loan will fund the same day.

Recap:

Your credit score matters – the higher your score, the lower your interest rate.

Evaluate your financial situation – taking the time to improve your finances can make a big difference in the amount you're able to refinance (just because you can refinance doesn't mean you should – add up the costs of refinancing, not just the amount you'll be saving on a month-to-month basis.)

Shop your mortgage around to multiple lenders – your first lender may not be the best to refinance with.

Be aware of prepayment penalties!

Review the refinancing steps – they'll help you stay organized and on track throughout the process.

Other Government Refinancing Programs

Federal Remodeling Assistance Loans

You can also receive Federal assistance if you plan to remodel your home, another way to refinance. An FHA Streamline 203(k) Loan, which has a minimum of $5,000 and a maximum of $35,000, add to your existing mortgage but allows you to modify or improve your home.

USDA Rural Development Housing Loans

If you live in a rural area and have a USDA Rural Development housing loan, you may qualify to refinance under a new program. USDA loans are for low-income individuals purchasing rural properties and are applied for through the department directly.

Indian Home Loan Programs

Holders of Section 184 Indian Home Loan Guarantee Program loans, designed specifically for American Indian and Alaska Native families, can check on refinance eligibility here.

Recommended References

A Consumer's Guide to Mortgage Refinancings by the Federal Reserve Board

Beginners Guide to Refinancing Your Mortgage by Mortgage Calculator

What You Need to Know To Snag Today's Rock-Bottom Rates by Daily Finance

5 Tips for Refinancing a Mortgage Today by MSN Real Estate

Getting the Best Refinancing Deal by Wall Street Journal

What Is Private Mortgage Insurance and How to Avoid Paying It by Money Crashers

Streamline Your FHA Mortgage by the U.S. Department of Housing and Urban Development

Can I Refinance with a Prepayment Penalty by Mortgage Refinancing

How to Keep a Mortgage Refinance on Track in Busy Times by MarketWatch

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Cornelius	704.895.8221
Greensboro	336.722.0091
Hendersonville	828.698.0202
Raleigh	919.256.6380
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Cypress	832.334.8131
Dallas	214.845.4146
Houston - Cherrybark	281.788.9667
Houston - Creeksouth	281.898.0409
Houston - Locke	214.845.4154
Houston - Redleaf	214.845.4176
Richmond - Rocky Ridge	214.845.4174
Richmond - Spring Sunrise	214.484.4156
UTAH	
Park City	435.647.3000
Midvale	801.617.1200
VIRGINIA	
Reston	703.234.7720
VERMONT	
Barre	802.479.1154
West Dover	800.482.1007
Woodstock	802.457.1177
WASHINGTON	
Kennewick	509.392.7689
Maple Valley	425.413.4400
Vancouver	360.253.7300
WISCONSIN	
Brookfield	262.782.7002
Kenosha	262.925.0686
Madison	608.662.5610
Onalaska	608.792.7777
Sun Prairie	608.318.2273
WYOMING	
Jackson	307.413.7676