

# Home Refinancing Checklist

for link and support information, go to: [www.PickMyMortgage.com](http://www.PickMyMortgage.com)

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## About Home Refi Financing

Use our quick 12-step summary guide to review what's needed to prepare and apply for a refi loan:  
[www.PickMyMortgage.com/mortgage-steps.html](http://www.PickMyMortgage.com/mortgage-steps.html)



## Review Home Mortgage Products

Should you get a fixed home mortgage loan or an ARM? See our product examples for best loan:  
[www.PickMyMortgage.com](http://www.PickMyMortgage.com)



## Check Your Credit

Credit scores at 700 and up are in position to get best rate. Learn what you need to clean up your report:  
[www.PickMyMortgage.com/check-credit-score.html](http://www.PickMyMortgage.com/check-credit-score.html)



## Pay Off Your Mortgage FAST!

You can payoff your mortgage FAST without changing your finances or spending. See illustration:  
[www.PickMyMortgage.com/mortgage-payoff.html](http://www.PickMyMortgage.com/mortgage-payoff.html)



## Check Your Debt Ratios

Your debt ratio should be around 36% or less for best financing rate.

Run your own calculations and see what else you need to qualify for a home mortgage loan:  
[www.SayHomeBuy.com/mortgage-qualify.html](http://www.SayHomeBuy.com/mortgage-qualify.html)



## Shop Multiple Lenders

Part of rate negotiation includes shopping your loan needs with multiple lenders.

Start with our lending network that includes several national lenders ready to compete for your loan. Use the loan shopping sheet attached with this file to track lender terms so that you can negotiate best deal:

### Apply Here:

[www.PickMyMortgage.com/apply](http://www.PickMyMortgage.com/apply)