

# Want to lower your monthly mortgage payments in a hurry with less paperwork?

*If so, then an FHA Streamline Refinance may be a perfect solution for you.*

FHA Streamline refinances are designed to lower the monthly principal and interest payments on your current FHA-insured mortgage. The benefits include:

- Less required documentation
- Quicker underwriting (close sooner)
- No out-of-pocket costs option available
- No new appraisal option available
- No credit qualifying option available

**Call today to get all of the details and find out if you qualify for an FHA Streamline Refinance!**



## Mortgage services you can trust and depend on.

I learned a long time ago that there is so much more to the mortgage business than crunching numbers and calculating interest rates. It's about helping people realize their dreams.

I don't trust my dreams to just anyone, and I don't expect you to either. That's why I'd like an opportunity to demonstrate my knowledge and ability, as well as earn your friendship and trust—So you can do business with someone who values your dreams as much as you do.



## Jay P. Austin

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