



1. America's Largest Mortgage Lender - Based on Quicken Loans data in comparison to public data records.
2. Quicken Loans received the highest score in the J.D. Power 2010 - 2018 (tied in 2017) Primary Mortgage Origination and 2014 - 2019 Primary Mortgage Servicer Studies of customers' satisfaction with their mortgage sales experience and mortgage servicer company, respectively. Visit JDPower.com/Awards.
3. Subject to underwriting guidelines.
4. Note that adding closing costs to the total refinance amount will increase the amount borrowed.

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A Cash-Out Refinance

by **Quicken Loans**

Want to get on the path to financial freedom?

A cash-out refinance may be the right choice. You may be able to consolidate high-interest debt into a new first mortgage using the equity you've built up in your home.



IN PARTNERSHIP WITH **Quicken Loans**

The largest residential mortgage lender in the United States.¹

Quicken Loans closed nearly half a trillion dollars of mortgage volume across all 50 states from 2013 through 2018

J.D. Power named Quicken Loans the Highest in Customer Satisfaction for Primary Mortgage Origination nine straight years, 2010 through 2018²

Quicken Loans was ranked #17 on *PEOPLE* Magazine's 50 Companies That Care list for 2018

Fast Facts

What is equity? How can it help me?

If the current value of your home is greater than your current mortgage balance, you have home equity. The more equity you have, the more money you may be able to get from a cash-out refinance.³

Can a cash-out refinance lower my monthly debt payments?

You can make one monthly payment instead of several and may pay less overall every month depending on the terms of the loan.

What about closing costs?

It's possible to add the costs associated with getting a new mortgage into the total refinance amount to avoid paying anything out of pocket at closing.⁴

Cash-Out Refinance Advantages

Streamline Your Bills

With a cash-out refinance, you can pay off high-interest debt like credit card balances and private student loans. Paying off your high-interest revolving debts faster is a factor that may improve your credit score.

Stay at Home Longer

Planning on staying in your home? Use the cash for renovations that can add value to your home. Bathrooms, kitchens, outdoor decks - now may be the right time to do it.

Explore More Options

Want to pay for college tuition or buy another property? With a cash-out refinance, the choice is yours.