



MORTGAGE EQUITY GROUP

## **The MEG Annual Review**

Our commitment to you doesn't end when you walk out our door and through the door of your new home. We schedule annual meetings whereby we review your loan, the current market, and your lifestyle, making sure that your loan is still helping you achieve your financial goals and supporting your needs. We examine the following:

- Is your fixed-rate loan still the most effective mortgage choice, or can we refinance to lower the rate?
- Do you have plans for remodeling or any type of home improvement project?
- Will your adjustable mortgage rate soon change and potentially result in higher payments? If so, we will consider refinancing as a cost-effective alternative.
- What is your current credit score? If it is below 720, how can we raise it? If it is above 720, how do we sustain it?
- Do you have a home equity line of credit that is better served by refinancing into a fixed rate or by rolling it into your larger loan?

We know life constantly changes, and by reviewing your situation yearly, we can better assess what changes must be made to more aggressively and efficiently achieve your personal and real estate goals.

***Remember: Over time, slight but consistent change will lead to a significant and substantial result.***