

Expert Opinion to Refinance a Home Loan



Hi (First Name),

A **lower credit score** can often result in loan denial from many lenders. However, if your score is above 500 and your mortgage history shows no late payments over 30 days within the past year, we may have viable options to explore. At Cardinal Financial, our team is specifically trained to assess and navigate credit challenges. We understand that both life and credit situations can be complex, which is why it's essential to work with professionals who specialize in creating tailored solutions that support long-term financial growth. Our team will do a **time efficient loan analysis** to see if there are options that meet your needs and improve your financial situation, even if another lender was not able to provide options that met your needs.

BENEFITS MAY INCLUDE:

- **Cash in hand options**
Access your home equity for what matters most.*
- **Home improvement funds**
Fund repairs or upgrades using your home's equity.*
- **Debt restructure**
Consolidate high-interest obligations into one payment.*
- **Lower monthly payments**
A refinance may reduce what you owe each month.
- **Improve your credit**
Work with specialists who build long-term financial health.
- **Tailored solutions**
Programs designed to overcome common credit obstacles.



Scan to Apply Now or
Request More Information

Call for a Live Home Loan Expert
(877) 909-8570

ID # BC - 1205 - 122924

Homeloan.chat



***Using your home equity to pay off debts or make other purchases does not eliminate the debt or the cost of the purchases, but rather increases the loan amount of your mortgage to be paid according to your new mortgage terms.**

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