REFINANCE*

On All New Purchase Home Loans Within 3 Years!

- Get pre-qualified for a new purchase through Landsea Mortgage.
- Close on your new home loan with Landsea Mortgage.
- Refinance with Landsea Mortgage within 3 years of your original close date.

(888) 577-5977 LandseaMortgage.com

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*The No Cost Refinance is subject to the refinancing of an outstanding loan for the same property upon which is stated on the certificate. No Cost Refinance is non-transferable and does not apply to loans obtained to purchase a new property, new loans that result in the creation of a separate lien on the current property (i.e., a "home equity loan"), renovation loans, bond loan programs, down payment assistance programs or personal loans (i.e., loans that are not secured by the property). The No Cost Refinance may only be used by submitting an application directly to IMPL tending. Offers vary and are subject to change without notice. Subject to Debt-to-Income and Underwriting requirements. Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral, and underwriting requirements. Not all programs are available in all areas. Offers may vary and are subject to change at any time without notice. Refinancing an existing loan may result in the total finance charges being higher over the life of the loan. Some restrictions apply, Borrowers will receive the lender credit towards their closing costs. In some instances, the credit may be less due to loan program restrictions. This lender credit of up to \$4,000.00 to include all one-time closing costs, can be redeemed once the loan closes with NFM Lending. This credit expires at 5:00 P.M. EST on 12/31/2027.

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