



Opportunity Knocks...

Home values have increased –
TAKE ADVANTAGE while rates are still low!

The TIME to ACT is
NOW!

TIM ROBERTS
801.560.8876 troberts@bankofutah.com



11075 S. STATE ST. BLDG 2
SANDY, UWT 84070
NMLS #422914

A SUCCESS STORY



Becky & Robert needed to budget for their daughter's day care. Even though they had purchased their home only few years ago on an FHA loan, they decided to look into reducing their mortgage payment. The appraisal came in higher than expected and they were able eliminate the monthly mortgage insurance AND decrease the interest rate. The **\$232 per month they were able to save** on their mortgage payment more than covered their daughter's day care.



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SALT LAKE CITY, UT

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RATES ARE EXPECTED TO GO UP IN THE NEXT 6 TO 12 MONTHS

**While values are high AND
rates are still low you can...**

- **SAVE MONEY** by removing or reducing monthly mortgage insurance
- **TAKE CASH OUT** to remodel or for other home improvements
- **CONSOLIDATE DEBT** with a refinance or a Home Equity Line of Credit
- **PAY YOUR HOME OFF FASTER** with a 20-, 15-, or even a 10-year loan — payment similar to what you are paying now

CALL
TODAY!

NMLS#308603

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