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100% Effective Natural Hormone Treatment
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Car Loan Refinance Tips And Techniques

By Sarah Williams

One of the best kept secrets around for saving money is car loan refinance. However, most people

never thought of car loan refinance as an effective way to earn extra cash. So how does a car loan refinance program exactly work? The idea is pretty simple. When you get a car loan refinance program, you pay off your current car loan with another car loan from a different lender that has a lower APR. So basically, a car loan refinance is the same as a home refinance.

Car loan refinance is good for you since refinancing auto loans can lessen your monthly car loan payments. Also, your interest rate drops, allowing you to pay off the balance of your car loan much faster.

The benefits of refinancing are proven when a record number of homeowners refinanced in 2001 and 2002. Today, many car owners are beginning to realize how you can save thousands through car loan refinance, too.

Car loan refinance has become a popular trend especially with today's dropping interest rates. It's like stumbling upon a bankroll you didn't know you had or finding cash in your clothes while doing laundry. With car loan refinance, you pay lesser monthly payments, allowing you to pay off your loan balance faster. Imagine how much you can save on interest alone if you could pay off your loan in say 12 years instead of 15. You can use the extra money you save to pay off credit card debt, or accelerate your car loan payoff.

Car Loan Refinance can benefit even those with bad credit.

It's true that car buyers with bad credit can obtain car loan refinance as a way for them to lower their APRs. But because some dealers dupe them into thinking that they have no choice but to stick with 21-25% APR, they don't even think of trying.

Let's say for instance that you borrowed \$16,500 for 60 months on your new Honda Accord and let's assume that you have a less than perfect credit rating or have had no previous credit. Your dealer got you approved at 21% APR for a 60 month car loan. So you start paying off your car loan for a few

months but then you decide to get a car loan refinance with another lender at 6% APR.

Your current monthly payment at 21% APR would be around \$446 while your payment for the new car loan refinance at 6% APR would be about \$319. The total interest on your current car loan would be around \$10,283 at 21% APR but you can save about \$7,643 of that if you get a car loan refinance with a total interest charge of only \$2,639.

See how powerful car loan refinance can be for you?

Learn how to eliminate speeding tickets @

<http://www.eliminatespeedingtickets.com>

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What Is A Home Loan Refinance Mortgage Broker?

By L. Sampson

When it comes to getting a home loan refinance, sometimes it helps to go through a mortgage broker. This can be especially helpful if you have bad credit. Most mortgage brokers can help you with a bad credit home loan refinance. If you have good credit, a mortgage broker has access to a variety of lenders. You can go to one place and find the best possible loan for your situation, rather than shopping around for a home loan refinance that has the terms that you want.

What is a Mortgage Broker?

A mortgage broker is someone who works with lenders in order to help you get financed for a loan. A home loan refinance mortgage broker works to help you find a lender that will fund your home loan refinance. The broker acts as a go-between you and the lender. It is important to realize, however, that you are not getting your mortgage refinance from the broker. He or she is merely facilitating your home loan. Your refinance mortgage will actually be serviced by a lender. Once the broker gets you and the lender together, his or her work is mainly done.

What Does the Mortgage Broker Do?

A home loan refinance mortgage broker can help you with all of the paperwork necessary to get your refinance mortgage approved. He or she will help you understand what documentation you need to gather, as well as help you fill out the necessary forms. A mortgage broker can take you through the steps of the home loan refinance process. Additionally, a home loan refinance mortgage broker can help you determine the kinds of terms that work best for you. He or she can help you look for good interest rates, as well as loans with lower closing costs and loans with a term-length that is acceptable to you.

Finding a Mortgage Broker

Most places have a mortgage broker nearby who can help you with your home loan refinance. You can usually locate them in the phone book under "brokers" or "real estate." When looking for a home loan refinance mortgage broker, you want to make sure that you are comfortable with him or her, and you should look for someone who takes the time to understand your situation. When your mortgage broker better understands you, you can get a better refinance home loan.

Visit

<http://www.refinancesmarts.com>

 for help in finding a good Home Mortgage Refinance

Broker.



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