

NOW IS THE TIME TO REFINANCE!



TAKE ADVANTAGE OF THE REDUCTION IN TITLE INSURANCE COSTS

Effective September 1, 2019, the Texas Department of Insurance reduced title insurance costs for refinance transactions. If you refinance your existing loan within four years after the date of the original loan, you will receive a 50% credit on your new Loan Policy. If you refinance your existing loan after four years but less than eight years from the date of the original loan, you will receive a 25% credit on your new Loan Policy. If you refinance your loan after eight years, there is no credit available. The following table shows a summary of the Old Premium Credit and the New Premium Credit based on the age of the existing Loan Policy.

Age of Existing Loan Policy	Old Premium Credit	New Premium Credit
0-2 years	40%	50%
3 years	35%	
4 years	30%	
5 years	25%	
6 years	20%	25%
7 years	15%	
8 years	None	

For more information about the refinance credit, please contact us

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