**[xxx] How To Master Hide And Seek (Email #14)**

Hi {FIRST NAME},

You might already know that there is no such thing as free lunch.

This is especially true when it comes to refinancing… the costs are still there, just hidden out of sight.

Now, here’s the two basic flavors of refinancing costs. Here’s where to look for them:

First, the lender covers the costs but charges a higher interest rate. And as previously discussed this can be an enormous expense over the time of your mortgage.

And second, the costs are “folded in” (“rolled in” or “financed into”) the loan, meaning that they will be added to the principal.

A lender might not be interested in doing this but you should…

Compare at least 3 different loan options and compare the following:

* Upfront costs (Fees up front vs fees “rolled in”)
* Principal addition
* Interest rates
* Your monthly payments with and without this new rate.

Or I can do it for you, give me a shout and sit back, I’ll get all of that back to you in a jiffy **{SCHEDULING TOOL}**.

I’m gonna leave you with that and I look forward to seeing you tomorrow.

Cheers,

{REAL NAME FROM CLIENT COMPANY}

**P.S.**

In my next email I’ll reveal the **biggest mistake most people make when picking a mortgage**.

But I have to warn you!

You may already be doing it and you don’t even know it...