**[xxx] Does This Sound Like You? (Email #2)**

Hi {FIRST NAME},

Welcome back.

I promised you the top reasons most of our customers have for refinancing, so here they are…

* A Need for Cash (this by the way is big, I’ll give you the most common cash-outs and a short story at the end)
* A Great Offer with a Fantastic Interest Rate
* Retirement
* Change in Credit
* Market Influenced Change

Now in just a moment I’ll give you the top 2 solutions for all of the above (and a few weird ones too). But first, let me tell you that the banks are not always giving you the “complete picture”.

I bet you knew that anyway.

So, to make sure you have a very good idea of what you need, I’ll expand on the top refinance types in tomorrow’s email.

Here are the two biggest refinance categories:

* Rate and Term Refinance
* Cash-Out Refinance

Both of those might seem pretty obvious… but there are a few others.

Let’s call these **“Oddball Loans”**:

* Streamline Refinancing
* Blanket Mortgage
* Rehabilitation Mortgage

Have you heard of these?

Who knows — maybe one of those refinance solutions fits like a glove to your exact situation.

Give me a shout and I’ll explain exactly how they work and together we’ll find the one glove that fits your scenario best.

It’s just what I do…

For example: not so long ago I helped two clients get their kids to college.

It took them like 15 minutes to get me on the line and get started. Stress free.

We used something called “cash out refinance” (as promised, I’ll explain just how it all works tomorrow).

To cut a (not) very long story short, their mortgage payments remained the same, and their kids now have all their education costs covered.

Education is a big one, but there are others too, stuff like:

* Home Renovations
* Home Additions
* Fix up to sell
* Second home / home for kids
* Holiday

So, if you need quick cash for one of the above… then you might benefit from a cash-out refinance.

Whatever it may be… spend just 15 minutes on the phone with me and you might get your hands on 10, 20, 50 or even 100 thousand dollars of your own money! Without paying more on your mortgage…

Anyhow, speak soon,

{REAL NAME FROM CLIENT COMPANY}

**P.S.**

There is a scary word in mortgages.

Scares most people. Some even say it’s an “unmentionable”, a bit like *Voldemort* from Harry Potter.

Tell you what though…  it doesn’t scare me!

Can you guess what it is?