

REFINANCE & HOME EQUITY IN SURREY, VANCOUVER BC



SERVICES

Refinance & Home Equity

Refinancing your mortgage means taking a new mortgage on your existing property based on the existing equity in your property. (Equity refers to the difference between your current property value and the current out-standing mortgage amount). At Alpha Mortgage we are specialized in sourcing non traditional mortgage lenders for home equity loans and refinancing in Surrey, Vancouver BC

Some of the reasons why a home equity refinance in Surrey, Vancouver BC would make sense are for:

- Debt consolidation: Paying off your credit cards, loans or unsecured debt using your home equity.
- Home improvement and renovations: Using your home equity to refinance and use the money for home improvements.
- Purchasing another property: Using funds from the refinance of your existing property as a down-payment to purchase another property which may be a rental or upgrading to a different residence and renting the existing one or buying a vacation property.
- Lowering monthly payments by increasing the amortization period or getting a better interest rate. For example, switching from a fixed to a variable rate if it makes sense.



Careful consideration must be given to refinancing your home equity in Surrey, Vancouver BC as it may have benefits as well as certain risks. Alpha Mortgage House Corp will help you make that decision for home equity loans or refinance in Surrey, Vancouver BC. For example there can be interest savings & lower monthly payments but on the other hand you may have to pay a penalty to break your existing contract and this is where we can help you make that decision.

Is it better option to refinance home equity?

A lot of individuals in Surrey, Vancouver BC have this question in their mind that why it's better to enroll for Refinance Home Equity?

Regardless of whether it's smarter to refinance your home or get a home equity loan relies upon a couple of factors in Surrey BC. In both the cases, the sum you're ready to borrow or refinance will rely upon the amount of home equity you have. In the event that your current home equity loan has a much lower financing cost than the current home loan rates, it might bode well to keep it set up and rather get another home value credit, which can have more limited terms and low rates.

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ALPHA MORTGAGE
HOUSE CORPORATION

Alpha Mortgage House Corporation is a [Mortgage Broker](#) in Surrey, BC. We provide mortgages for Home Purchases, Project financing, Second mortgages, Commercial mortgages, Mortgages for first-time home buyers and more. Alpha Mortgage is a one-stop solution for all your mortgage needs. Our team works with top lenders to provide you with the best financial options.



Contact Info



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Testimonial

Manpreet Kaur

My husband and I purchased our first home in Surrey BC. It was so difficult for us to understand the mortgage process, but thanks to Sukh, he was so knowledgeable and immersed and made things easy for us. Everything went so smoothly, we had our dream home at the lowest possible interest rate in Surrey BC.

Manpreet Kaur



House Wife

