Future-Proof Your Rate.

Close with confidence today. If the market moves, we've got your back.

Refi-Free Program: Our Refi-Free Program gives you the best of both worlds. Lock in an interest rate you like today for your new home, and if rates drop within the next 24 months, you can refinance with reduced closing costs. Be certain today, and have flexibility tomorrow.**

HOW IT WORKS

1. **Close with Us** - You buy your home now. We keep the file clean and the process calm.
2. **Watch the market** - If rates fall from your original note rate, we'll run the numbers and confirm the benefit.
3. **Refi with no lender fees** - Within month 6-24, we waive our lender fees on your refinance.

Curious if you'd benefit? Contact us today.

Amy Abeyta
STRATEGIC PARTNERSHIPS MANAGER

aabeyta@altahl.com
M: 505.930.6383

alta HOME LENDING