

# READY, SET... REFINANCE!

There are a number of varying programs designed for all different types of people to get a second chance to make changes to their current mortgage. See the benefits and different types of refinancing options to see which is best for you!

## A LOOK INTO THE BENEFITS OF REFINANCING

### BENEFIT 1: Save on Monthly Payment



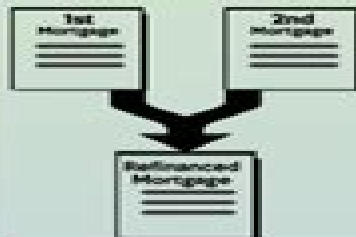
With dropping interest rates, refinancing your mortgage can dramatically lower the amount you'll pay over the term of the loan.

### BENEFIT 2: Lock in a Lower Rate



Even if you currently have an adjustable rate mortgage, refinancing can change it to a fixed-rate mortgage so you can pay the same low amount every month.

### BENEFIT 3: Consolidate your Loans



Refinancing is a great way to consolidate multiple mortgages into one payment per month, possibly lowering payments and ensuring long-term security.

### BENEFIT 4: Get Out of Debt Sooner



By refinancing you have the option of choosing a term as low as 10 years. This allows you to pay back what is still owed, freeing you of the financial obligation faster!

## THE DIFFERENT OPTIONS FOR MORTGAGE REFINANCING

### Rate and Term

The rate and term option lets you borrow enough money to pay off the existing balance of your mortgage giving you the opportunity to change the loan term, rate or both.



### Cash-Out

This option leaves you with an excess cash amount after you have paid off the current mortgage balance.

You can extract cash proceeds from your home equity.



### FHA Streamline

This refers to the documentation and underwriting carried out by a lender to see if a lender is qualified to refinance.

This doesn't require credit verification and may not require an appraisal.



**CLIFFCO**  
MORTGAGE BANKERS  
EST. 1989

# Problem Real Estate How To Restructure Refinance And Remarket Troubled Commercial Properties

**Ed Bowker Staff, Staff Bowker, Ed**



**Problem Real Estate How To Restructure Refinance And Remarket Troubled Commercial Properties:**

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web the phase currents of the a b and c phases the position of the rotor the dc voltage at the input of the motor controller other signals such as iq id the duty cycles and etc are all generated using the math above such as the clarke and park transforms current controllers and svm

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web the control circuit is based on a cmos inverter ic1 type 40106 the motor is switched by a darlington with discrete components t1 t2 ic1a inverter operates as an oscillator whose duty cycle the t2 leads so the motor receives energy is determined by r2 c2 d3 gave the inactive signal oscillator when t2 is blocked is determined by r3 p1

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web the diagram below has two components the normally open temperature switch and the magnetic contactor the three normally closed contacts that represent the olr protection are connected in series with the motor coil and so can be treated as a single device in practice a motor starter often only has two external connection points and all internal

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web ically when voltage returns the control circuit is completed through the stop button and also a holding contact 2 3 on the starter when starter drops out this contact opens breaking the control circuit until the start button is pressed once again l3 t3 t

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web motor contactor or starter coils are typically designated by the letter m in ladder logic diagrams

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web an mcc comprises three buses for a three phase system and the cabinet consists of a circuit breaker a motor starter and a control transformer however the actual contents vary widely as per requirements the circuit breaker has a handle that goes through the door to switch it off without opening it for safety purposes

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