

Subject: A quick check-in on your current rate and equity
Date: Wednesday, January 21, 2026 at 4:17:16 PM Mountain Standard Time
From: Charlie Content
To: Melissa Gates



Hello Markie!

Many homeowners assume refinancing only matters when rates drop significantly. In reality, we are seeing situations where modest improvements are still creating real monthly savings and better long-term positioning.

At the same time, some homeowners are choosing not to adjust their first mortgage at all and instead are looking at how their equity can be used strategically. There is no single right answer. The right move depends on your goals, your payment, and your full financial picture.

Reviewing your current rate and equity position does not mean you need to make a change. It simply gives you clarity on what is possible if and when the numbers make sense.

If you would like to review options together, I'm happy to walk through them with you.

Thanks!

Charlie



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