

Subject: Is your rate above 7%? It might be time to review your options
Date: Friday, December 19, 2025 at 3:23:01 PM Mountain Standard Time
From: Charlie Content
To: Melissa Gates



Hi Markie,

If your current mortgage rate is above 7%, you are not alone. The question is whether your loan still fits your goals for 2026.

Refinancing isn't just about chasing a lower rate. It can also be about lowering the payment, adjusting the term, or using home equity strategically. The right answer depends on your timeline, your costs, and what you want the mortgage to do for you.

We put together a clear guide to help you decide if a refinance is worth exploring right now.

Read the guide: [Should I refinance my mortgage now?](#)

If after reading you want a quick scenario review, reach out and we will help you run the numbers.

Thanks

Charlie



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