



How Refinancing Could Pay For Christmas

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According to a recent consumer survey, the average American family will spend around \$1223 on gifts for friends and relatives this Holiday Season. However that same family could have save more than \$2700 this year by talking with a mortgage broker and picking up a better mortgage. That's the difference between a holiday season that leaves a big hole in the bank account and a Christmas filled with bigger gifts.

PR9.NET December 12, 2005 - "Every Holiday Season seems to get more expensive than the last," says Gus Skarlis, a Loan Advisor with Prime Cap Financial. "And as the prices get bigger, so do the worries about how expectations will be met and the bills paid.

"And then when the first of the year rolls around most are already behind on payments."

The Holidays costs the average family about \$750 in gifts, \$250 in food and drink, \$150 on new clothes and \$50 on cards and postage.

All this comes at a time when most are struggling just to make ends meet.

"Most people do not sit down and take the time to look over their budgets and properly prepare for the Holiday's," says Skarlis.

"But it's even more amazing that people are just handing out such giant monetary gifts to the banks who really don't need the extra money." In fact, most homeowners actually have money just sitting in their home and do not realize it, plus most qualify for better terms and programs that can dramatically lower their payments.

Although the price of refinancing can be a couple of thousand dollars, the savings in lower interest rates and better deals can still leave the average family better off by many thousands of dollars and they can also usually expect an increase in their monthly cash flow which makes for easy budgeting throughout the year.

"The best gift that homeowners can give themselves this Holiday Season is to talk to their mortgage broker," says Skarlis.

Plus, with all of the new software that is available most mortgage brokers can show their client in just a matter of minutes how much they could actually save. "They might well find that it pays for better gifts for everyone -- including themselves!"

For more information you can visit Gus' site: <http://www.GusSkarlis.com> or contact him directly at 702-491-7251

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About skarliswest

Gus Skarlis is a 12 year veteran of the auto business. As a former dealer he shares with you how to save thousands on your next new or used vehicle purchase and level the playing field. His site is located at: <http://www.BeforeYouBuyACar.com>

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