

Ace Mortgage Introduces 90% Cash-Out Refinance Program to Empower Florida Homeowners with Flexible Loan Options

Ace Mortgage launches a 90% cash-out refinance program, offering flexible options to empower Florida homeowners amid a dynamic housing market.

CORAL SPRINGS, FL, UNITED STATES, November 15, 2024 / EINPresswire.com/ -- Ace Mortgage Loan Corporation, a leading mortgage lender in Coral Springs serving clients since 1996, today announced a new program designed to help Florida homeowners navigate the evolving real estate landscape. The company is now offering cash-out refinances of up to 90% (89.9%) of a home's value with no mortgage insurance requirement for qualified borrowers with a credit score of 680 or higher.



This program comes at a crucial time for Florida homeowners as the market experiences shifts in



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inventory and median home prices. Recent data from the Florida Realtors Association indicates rising inventory levels, which may present opportunities for homeowners to reassess their financial strategies.

"We understand that the Florida housing market is dynamic," says Scott Osher of Ace Mortgage Loan Corporation. "Our new cash-out refinance program, along with our flexible loan options, empowers homeowners to make informed decisions and potentially leverage their equity for various financial goals, such as debt consolidation, home improvements, or investments."

Ace Mortgage Loan Corporation is also committed to helping homebuyers navigate the market by closing mortgages under the 2025 loan



amounts, set at \$802,650. This allows borrowers to <u>avoid the often more restrictive jumbo</u> <u>market</u>, providing more favorable terms and options.

"With economists projecting a pro-growth economy and rising consumer sentiment in the postelection period, we anticipate increased activity in the Florida housing market," adds Osher. "Many individuals who may have delayed their real estate plans due to economic uncertainty are now expressing renewed confidence in the future. This positive outlook is expected to fuel both purchasing and refinancing activity."

Osher explains, "When factors like tamed inflation and potential wage increases are considered, those who've put off moving or downsizing may now be ready to make those decisions. This could lead to expanded inventory levels, creating a more balanced market that benefits both buyers and sellers."

"Whether you're a first-time homebuyer or looking to refinance, our experienced team is dedicated to providing personalized guidance and support," adds Osher. "We believe that everyone deserves a smooth and successful mortgage experience."

About Ace Mortgage Loan Corporation

Ace Mortgage Loan Corporation is <u>a trusted mortgage lender</u> dedicated to providing personalized service and a wide range of loan programs. With a focus on customer satisfaction, Ace Mortgage Loan Corporation assists clients in achieving their homeownership goals. Serving clients since 1996, Ace Mortgage Loan Corporation has a long-standing reputation for helping Floridians achieve their homeownership dreams.

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