

## Email Subject: Learn about LTV and how it affects your ability to refinance

Hi **Name**,

It may sound like it, but LTV isn't a type of television or a military vehicle. LTV stands for Loan to Value, and is usually expressed in percentage form.

Whether you like math or not, you will have to pay attention to what your Loan to Value ratio is because it affects the chances of getting your mortgage refinance approved.

The LTV ratio quantifies that portion of your house that you are financing, as a percentage of the total value of the house. So if you are applying for a \$50,000 mortgage on a home that's worth \$150,000, your LTV is 33.33%.

Mortgage lenders follow certain guidelines regarding how high this ratio can be to approve. If your loan to value ratio is not within these guidelines, certain lenders will not approve your refinancing.

As such, LTV is one of the most important factors on your mortgage refinance application.

So how do you find out your LTV? How do you know whether your LTV is adequate for getting approval? And most importantly, what do you do if you find out your loan to value ratio is too high?

Please visit our site [confidential].com to find these, and more, invaluable answers.

All the best,

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