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If cash-out refinancing increases your rate, it's probably not a smart move. You could be making payments for decades: If you're using a cash-out refi to consolidate debt, make sure you're not prolonging debt repayment over decades when you could have paid it off much sooner and at a lower total cost otherwise.

Cash-Out Refinancing: How It Works, When To Do It | Bankrate

bankrate : mortgages : cash-out-refinancing

A cash-out refinance can be a smart way to pay for home improvements and renovations or pay down high-interest debt. That said, you need to have adequate equity in your home and ideally, be able to qualify for a lower or at least the lowest possible interest rate.

Pros and Cons of a Cash-Out Refinance | Bankrate

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